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GENDER ISSUES IN AFRICA'S ECONOMIC ADJUSTMENT*

I. INTRODUCTION

1. The principal objective of this paper is to examine some of the most salient gender issues as they relate to some of the macroeconomic policies currently affecting women's lives in Africa. Regarding policies, there will be a clear concentration on discussing structural adjustment programmes (SAPs) and their gender implications, both due to the fact that they constitute the most important, and perhaps controversial, of the recent macro policies, but also because of the clear bias in the existent literature towards favouring their discussion. The paper is based on the following premises:

(a) The need to go beyond the idea of merely seeing women as belonging to what are commonly called "vulnerable groups". Such viewpoints assume that once macroeconomic policies have remedial measures attached to them to cushion their potentially negative effects on women, and other vulnerable groups, then the problem of impact on women is essentially solved;

(b) Rather, the idea is maintained that the gender dimension, because it addresses the nature of a given economy's human resources, is an integral part of any economic analysis; and therefore a fundamental component of the elaboration, development and design of macroeconomic policies, if their success is to be ensured. Part of this process is the necessity of seeing women in Africa as basically producers. In fact, and in the words of Palmer, until the gap between women's economic responsibilities and their access to resources is closed, policy makers in Africa will continue to be faced with a real constraint on their options for economic development (Palmer, 1991).

2. The above will be pursued through an examination of the principal features of the economic situation in Africa and the main policies developed to deal with that situation. The paper will also examine particular effects experienced by different groups of women, before making specific recommendations for action, in its final section. It is important to emphasize at this point the theoretical difficulty of attempting to relate the macroeconomic level to women's microsituations. Such a task is further complicated by the lack of gender-disaggregated data necessary for making the required connections between both levels.

II. ASPECTS OF AFRICA'S ECONOMIC SITUATION

3. Although many basic differences exist among the countries of Africa, certain common trends can be discerned. From independence until the first oil shock in 1973 real GDP growth rates were positive, almost 6 per cent per annum. Population growth, although already higher than 2.5 per cent per annum allowed for a sufficient margin to provide for a reasonable rate of growth of per capita incomes.

4. Women shared in this situation of progress, despite marked inequalities in access to income, employment and basic services. In the developing world as a whole, women's life expectancy at birth rose from 44 years in 1950 to 61 years in 1980. In Africa, it rose from 37 to 50 years. Women's access to education also showed striking improvements. Women's formal sector employment similarly improved, as did their health and nutritional profiles. Their positions, however, remained ones of inequality, as compared with men, especially regarding their access to improved incomes, formal sector employment and roles in decision making (Commonwealth Secretariat, 1989). Development plans continued to be elaborated, and put into effect, without adequate understanding of women's real roles and contributions to the African economies.

5. Succeeding the first oil shock, there was a distinct falling off in the pace of economic growth, while at the same time the rate of population growth remained high. In fact, the growth rate in per capita production turned negative in the second half of the 1970s and income and consumption per capita stagnated.

6. In the wake of the oil shocks of 1978-1979, governments of the industrialized countries reacted to the radical shifts in the world economy by resorting to anti-inflationary, tight monetary policies. Interest rates rose sharply at once increasing the debt service. At the same time deflationary drops in demand for raw materials depressed world trade and reduced developing countries' export prospects and consequently,

their ability to discharge their debt. Aid flows were insufficient to bridge the gap. Developing countries therefore responded by requesting additional loans from international financial institutions. The "debt crisis" was officially recognized in 1982, when Mexico declared that it was unable to repay its national debt. This recognition of the debt crisis in developing countries further reduced private-sector lending to governments, thereby diminishing the resource flows to these countries (Joekes, 1991).

7. The second oil shock coincided with a sharp fall in the export earnings of most primary producing countries, brought about by world recession. The sharp decrease of the external resource flows to most developing countries meant that the domestic economic policies in place could no longer be sustained. Concurrently, in sub-Saharan Africa, total debt increased from \$US 6 billion in 1970 to \$134 billion in 1988. Long-term debt has risen nineteen-fold since 1970 and is now equal to GNP or approximately \$140 billion. This debt was accompanied by debt-service obligations representing 47 per cent of export revenues in 1988. Since only half are actually paid, real debt service is about 23 per cent of export revenues. Meanwhile, more than 100 debt-rescheduling agreements have been negotiated and still arrears accumulate, a clear indication that measures to reduce debt and concessionalize flows are badly needed (Serageldin, 1993). In fact, the after effects of the African debt constitute an extra burden on the prospects for African development. This is, at least partially, in view of the fact that constant debt-related financial negotiations divert the attention of decision makers from the crucial activities of development-oriented economic decision making. Debt reduction should therefore constitute a major element in any serious internationally supported effort to restart African development.

8. On detailed examination of the factors underlying the above described economic situation, the following can be identified: weak performance in the productive sectors, declining export earnings and the debt crisis, environmental degradation and institutional disarray. Each of these will be examined in turn.

9. The poor growth rates of African economies reflect clearly the inadequate performance of the major sectors of the economy, as well as the limited structural change that has taken place over the last decade. Agriculture, the backbone of the African economy performed worse than most sectors. Its share of GDP fell from 31 per cent in 1970 to 23.5 per cent in 1991. In the period 1987-1991, food production for the region grew at an annual rate of 1.8 per cent compared to 2.9 per cent during 1983-1987. This was insufficient to keep up with the population growth rate and led to negative growth rates of per capita food production of -1.2 per cent in 1987-1991 and -0.1 per cent in 1983-1987. During the 1960s, agricultural production grew at 2.7 per cent a year, about the same as population. This was the result of public policies which acted to keep farm prices low, encouraged an urban bias and largely led to a situation where the rural areas were subsidizing an industrializing and urbanizing world. More specifically, the figures on women's heavy involvement in African agriculture clearly demonstrate the implications of lack of support for the sector, for women's productivity and overall welfare.

10. Despite State support, other productive sectors have not fared any better than agriculture. The statistics thus reveal no fundamental transformation of Africa's productive structures or diversification of exports or change in trade patterns. Intimately related to the above is the continent's poor export performance and mounting debt burdens. Thus, the share of African exports in all world trade fell from 2.4 per cent in 1970 to 1.4 per cent in 1990. Between 1970 and 1984, Africa's world market share of coffee, cotton and cocoa shrank by 13, 29, and 33 per cent respectively.

11. Meanwhile, value added in industry, which grew at an annual average rate of 7.2 per cent during 1975-1980, experienced a sharp reduction in the early 1980s (at an average rate of decline of 4.3 per cent), and its growth rate during the last five years, 1988-1992, has averaged only 3.4 per cent. The contraction and slow reduction in industry has contributed to a decline in its share of GDP. While industry accounted for 43 per cent of GDP in 1980, its share declined to 30.9 per cent in 1987 and slightly recovered to 32.1

12. Furthermore, it is clear that Africa's ecology, despite its vast potential, is extremely fragile and is endangered by serious abuse and degradation. The nexus of environmental degradation, agricultural stagnation and population explosion constitutes a serious threat to the very existence of the continent. If not urgently addressed, it is estimated by the United Nations Environmental Programme that more than one quarter of the whole continent is in danger of becoming unusable for cultivation.

13. Apart from a few other macroeconomic indicators for the region's economy do not show any major improvements. The domestic inflation rate, as measured by the consumer price index, averaged 16.3 per cent during 1983-1987 and increased to 18.8 per cent during 1987-1991, with hyperinflation being experienced in a number of countries. The fiscal/GDP ratio did improve in a large number of countries, with fiscal deficits falling from 12 per cent of GDP in 1987 to 6.2 per cent in 1992. Although reliable data on rates of unemployment do not exist, it is estimated that urban unemployment has risen to 15-20 per cent of the labour force, up from 10 per cent two decades ago. Similarly, disguised unemployment in rural areas is also estimated to have grown considerably (Kifle, 1993).

14. In Africa, formal employment, rather than the provision of essential services to facilitate the smooth functioning of society, has been perceived to be a major aim of public institutions. Public employment thus accounts for over 50 per cent of non-agricultural employment in Africa. The burden of supporting these employees in terms of salaries and benefits leaves insufficient funds for the actual running of government and efficient economic management (Serageidin, 1993).

15. As a result of the above, the economic situation with all its attendant problems continued to reproduce itself and, increasingly, the African countries were unable to sustain the economic and financial imbalances they were experiencing. Under these circumstances, it became evident that policy responses would have to change, encompassing a two-pronged approach:

(a) A stabilization programme usually with the support of the International Monetary Fund, designed to effect a managed reduction in expenditure to bring about an orderly reduction in domestic demand in line with the reduced levels of external resources;

(b) A structural adjustment programme (SAP) designed to bring about changes in relative prices and institutions to enhance the efficiency and responsiveness of the economy to generate sustainable economic growth.

III. STRUCTURAL ADJUSTMENT PROGRAMMES

16. The serious crises faced by many African countries in bringing about radical economic changes led to a questioning of whether they have been following appropriate development paradigms. The dominant paradigm during the 1980s has been that on which SAPs have been based. However, in the light of the serious economic situation faced by African countries including those who have gone through adjustment policies, the appropriateness of SAPs has been seriously questioned (Kifle, 1993).

17. Although African economies exhibit many divergences, yet the policy instruments used under structural adjustment have many similarities. These can be summarized in the following measures:

(a) Demand management measures:

(i) a reduction in the fiscal deficits by following a fiscal policy which combines a restrictive stance, with efforts to improve expenditure and administrative efficiency;

- (ii) pursuit of a cautious monetary policy involving the tightening of credit, strengthening financial mediation, and the mobilization of savings through an increase in interest rates;
 - (iii) devaluation of the overvalued local currency and the adoption of an appropriate exchange rate system; and
 - (iv) the initiation of a prudent policy for debt management;
- (b) Supply oriented measures:
- (i) adjustment in prices and utility tariffs. Accordingly, many SAPs call for increases in retail and producer prices, easing of price controls and the gradual liberalization of markets;
 - (ii) embarking on a programme for the rehabilitation of public enterprises and rationalization of public-sector employment; and
 - (iii) appropriate public investment programmes are also called for (Kameir, 1992).

18. It is against this background and the realization by many African countries of the need for policy reform and new initiatives - as evidenced by the expansion of the World Bank's policy-based lending in Africa - that the African Development Bank Group decided in 1986 to strengthen its work in the area of economic policy and dialogue with its member countries and to undertake policy-based lending in close collaboration with other organizations such as the World Bank (African Development Bank, 1993).

19. Few topics have resulted in as much debate and controversy as that relating to the appropriateness and effectiveness of SAPs in Africa. Indeed, among the staunchest critics of SAPs has been ECA (Economic Commission for Africa, 1989). The latter's main contentions have related to the following:

- (a) SAPs have been imposed on African Governments whereas they are not committed to following them;
- (b) SAPs have ignored or given insufficient attention to the social costs of adjustment, especially given the impact of adjustment on the poor and "vulnerable groups";
- (c) SAPs have failed in restoring economic growth in the short to medium terms;
- (d) SAPs exhibit an excessive reliance on markets and private-sector response to market signals. Such faith is misplaced in Africa, where there is a general absence of entrepreneurs and a small market size. Low supply elasticities in agriculture are cited as the main reason why reliance on price signals to stimulate an agricultural supply response is bound to fail; and
- (e) That a lot of the structural obstacles characterizing African economies cannot be addressed primarily through market forces but require State intervention.

20. During the early 1980s. SAPs had as their main preoccupations economic stabilization through restoration of balance of payments and budgetary equilibrium, and were overly optimistic as to the speed with which supply side responses and incentive reforms could take effect. Indeed, one of the most important lessons of these earlier programmes is that these processes take considerably longer than originally envisaged. This, and other points are essentially made in the most recent World Bank report entitled "Adjustment in Africa: Reforms, Results and the Road Ahead" (World Bank, 1994). The study attempts

to demonstrate that while a number of factors necessarily affect the economic performance of African economies, the commitment of the countries to the programmes is one of the most important determinants in the speed of the economic recovery (Kifle, 1993).

21. Although the distributional effects of SAPs for the different population groups remain largely misunderstood, it is, nevertheless, clear that there has been inadequate poverty targeting under adjustment, notwithstanding, recent compensatory efforts by donors and governments in the context of the social dimensions of adjustment projects.

22. Enough has been said about the fact that certain weaknesses have characterized adjustment programmes, specifically, it is currently understood that adjustment policies are a necessary but not sufficient condition for accelerated growth. Furthermore, the veracity of their analysis of the economic situation is questioned. It has been variously claimed that there has been no flexibility of such programmes, especially in view of the variety of economic structures and diverse economic situations. Thus, the issues of phasing and sequencing of the adjustment package have not always been adequately dealt with. Another practical weakness relates to the fact that markets do not always respond in the manner in which policy measures intend.

23. At present, the effectiveness of the earlier SAPs is being reassessed. Although the necessity for adjustment is undeniable, the debate continues about the content, sequencing and timing of the adjustment packages.

IV. GENDER AND STRUCTURAL ADJUSTMENT PROGRAMMES

24. In this section, the objective will be to examine some of the main arguments relating to gender and SAPs in the African context. It is pertinent here to reiterate the point made in the introduction to this paper concerning the paucity of gender-disaggregated material necessary for supporting the various arguments regarding the gender impacts of macroeconomic policies and reforms. This fact renders it especially difficult to make detailed analyses of the effects of specific aspects of policies, although this will still be attempted. It is generally possible to categorize the literature in this area according to writings about the following:

- (a) The role of gender in the design of SAPs. Here, the writings have been grappling with the issue of whether SAPs are gender-neutral or gender-blind;
- (b) The general effects of SAPs on women; and
- (c) The effects of SAPs on specific groups of women.

A. Gender and the design of SAPs

25. Here, the main thrust of the writings concerns the underlying assumptions of SAP design, especially regarding women's work and the household level distribution of resources. The main proponent of such arguments is Elson (World Bank, 1993) who maintains that economic analysis and policies are usually couched in language which appears to be gender-neutral. She states that the failure to recognize the importance of the unpaid economy (where women dominate) and the strong interdependence of the paid and unpaid economies reveal a fundamental bias. This bias leads to certain assumptions regarding the possibility of responding to incentives in the same way by both men and women. It also assumes that since women's time is not given a monetary value, it can easily shift with negligible costs attached. Furthermore, such analyses assume a unitary model of the household, where resources are equally distributed and the structure is more or less stable (World Bank, 1993).

26. Indeed, the whole question of the structure of African households has been subject to a lot of debate. The main issue raised in this context is the fact that the actual structure of households is not adequately reflected, instead it is being replaced by certain assumptions based on Western experience. This point has especially been made in the case of population policies and the expected demographic changes, where frequently, stable household units are assumed (Lloyd, 1993). Moser has demonstrated that the household is incorrectly seen to function as a natural socio-economic unit, within which there is equal control over resources and power of decision making among adult household members in matters influencing their livelihood. This is frequently called the joint utility function (Moser, 1993).

27. Households in Africa do not conform to the above, and as a consequence, macroeconomic policies based on such assumptions require revision if they are to succeed. The point is reiterated by Gladwin, who firmly maintains that the answer to the reduced success of macro policies such as SAPs lies in the lack of comprehension by policy makers of the gender realities of social stratification and differentiation at the village and household levels, and the imbalances in power relations influencing who gets access to the means of production and who controls the surplus or profit that results from added incentives to produce. The main point raised by this group of writers is, therefore, that SAPs are not gender neutral in their design and, consequently, in their operation and effect.

28. Upon examination of even recent evaluations of SAPs, however, these points concerning the necessity of looking into intra-household allocations and differences in behaviour within households, are still not being considered. Thus, the earlier-mentioned World Bank study (World Bank, 1994) simply speaks of the "poor" and the degree to which they have been affected by SAPs, but nothing is mentioned about the differences among poor women and men.

B. The general effects of SAPs on women

29. The principal work in this area is UNICEF's analysis, entitled *Adjustment With a Human Face*. The main premise of this work is the view of women as part of a vulnerable group in the face of declining real incomes and public-sector supports. They thus bear the brunt of the cuts in social services because of their reproductive and nurturing roles. The work by the Commonwealth Secretariat, entitled *Engendering Adjustment for the 1990s*, essentially makes the same points and in both studies there is a preference for concentrating on women's roles as consumers of social services. It is worth mentioning here the works of Elabor-Idemudia (1992) and Tripp (1991), which essentially reiterate the same line of argument.

30. It is interesting to note here that the above points are being questioned to the effect that it is being maintained that even those negative effects attributed to SAPs are really not due to the consequences of sub-policies of SAPs dictating cuts in social spending, but rather due to misallocations in expenditure patterns on health and education in particular. The same study maintains that the composition of social spending is the problem and not its absolute amount (World Bank, 1994).

C. The effects of SAPs on specific groups of women

31. The problematic dealt with in this category of writings relates both to the effects on specific groups of women and to the effects of particular aspects of SAPs, such as removal of subsidies, etc.

32. The first theme concerns the effect on employment. Regarding women in formal-sector employment, the outcome clearly depends on the gender division of labour in the formal sector in the first place. Despite a general dearth of data, several trends can be depicted:

(a) Since more women tend to be formally employed in the public rather than the private sector, it is only logical to assume that they will be harder hit in case of retrenchment;

(b) In situations where there is an expansion of export promoting industries, women might benefit since in many countries women tend to be dominant in those kinds of industries. This especially refers to export processing zones which, at any rate, tend to be more characteristic of regions other than Africa; and

(c) With rising unemployment, both men and women show more commitment to their jobs, often accepting lower wages and worse working conditions. This might lead to two possible situations: that women might be more accepting of lower wages and that there is not a necessary decline in female formal-sector employment or alternately that with the decline in men's wages, more unemployed women will be actively seeking jobs (Palmer, 1991). It is reported by Joeekes (1991) that once a woman loses a job in the formal sector, she is less likely than a man to gain another. The alternative is naturally seeking recourse in the informal sector.

33. The effects of adjustment on informal-sector employment will be considered next. Palmer distinguishes between the following possibilities:

(a) The impact of reduced real demand in the economy via both income and price substitution effects;

(b) The share of tradables among informal sector goods and the direct effect of devaluation and foreign trade reforms on domestic demand for them; and

(c) The extent to which market deregulation measures remove obstacles to fairer competition between the formal and informal sectors.

34. Given the differences between countries in Africa, it is still difficult to discern uniform effects of SAPs on women's informal-sector participation. In fact and in relation to the above, it can easily be maintained that the effects on women are contradictory. The following can be noticed:

(a) Declines in income of formal-sector employees will affect their ability to purchase in the informal sector. This is particularly cited in relation to the changing need of female retrenchees to female domestic help;

(b) Female employment has informal-sector characteristics whether or not females are actually employed in the informal sector. This therefore means that women will continue to be absorbed in the informal sector based on their characteristics of low labour productivity and low earnings, regardless of adjustment;

(c) Women may lose income in the informal sector because of the increased numbers of people seeking to generate income this way. This may especially be due to competition from new entrants to the sector who may be former government employees who consequently may have better access to resources such as education, capital, etc. (Trager, 1991).

35. However, there is clear emphasis in the literature on the fact that there is a general expansion of the involvement of women in the informal sector. Data from the United Republic of Tanzania demonstrate that from a sample of 142 women in the Manzese and Buguruni regions, 78 per cent were found to have established their enterprises during the past five years, while most men started earlier (Koda and Omari, 1991).

36. Very little has been written about the responses and collective strategies of women in the face of SAPs. Some evidence does, however, suggest that there has been a rise in the number of women's organizations and networks and rotating credit associations, in particular. This is mentioned for Nigeria by Trager and Osinubi (in Gladwin, 1991) and for the United Republic of Tanzania by Tripp (in Deng et al., 1991).

In the United Republic of Tanzania, since the mid-1980s, there has been an increase in women's rotating savings associations, independent cooperatives and even the formation in 1990 of a Business Women's Association to facilitate women's expanding involvement in economic enterprises.

37. Most of the literature has, however, been about the effects on women agricultural producers. The importance of considering the situation of women farmers lies in the fact that, firstly, this is where African female producers concentrate and, secondly, that it is the sector which is supposed to benefit most from the price incentives included in SAPs. Given the importance of the agricultural sector in Africa, about half of all the World Bank sector-based loan programmes (SECALs) have been geared to that sector in the period 1980-1990. Agricultural conditions have been included in a large number of SAPs and other non-agricultural SECALs. In many countries (such as Guinea, Malawi, Mali, the Niger, Nigeria, Somalia and Zaire), efforts have been made to liberalize the marketing and pricing of agricultural export commodities. Furthermore, progress has been made in changing agricultural policies and reforming the agricultural institutional framework in Côte d'Ivoire, Ghana, Kenya, Madagascar, Mauritania and Togo. The principal idea underlying agricultural policy reforms is that once the major relative prices achieve the "right" level, farmers are expected to respond significantly to the improved economic environment. The extent to which this will occur remains controversial. Thomas and Chibber have argued that improved price incentives will enhance agricultural supply response only if the fundamental bottlenecks in agriculture are eliminated and if non-price measures are taken. The latter include technological innovations, investments in infrastructure, improved availability of inputs, credit, etc. (Elbadawi *et al.*, 1992).

38. Regarding African women farmers, the main work which has attempted to link SAPs and female agriculture has been that entitled, *Structural Adjustment and African Women Farmers*. The main premise of the authors of the above-cited work is that, given the SAPs' greater emphasis on exportables, men growing export crops may appropriate more of the basic inputs from women who grow food crops, making women's tasks of feeding their families more arduous and opportunities to market a surplus, practically impossible. Men, given the gender structure of production and social relations, will not react by assuming greater responsibility for food crops. Current crises in Africa's food security must be related to these facts. The entire issue of whether these price incentives are sufficient to stimulate production given the cost of manufactured goods and inputs is in question.

39. Examples from different parts of Africa can be cited to support the above premise. In both Ghana and Côte d'Ivoire, additional incentives have primarily benefitted the producers of export crops (cocoa and cotton) and have hardly affected the production of subsistence crops, which predominate in the poorest part of each country, and in which women are most heavily involved. The pricing policies also affect men's and women's decisions differently. Evidence demonstrates that women have not been motivated to shift in the direction of cultivating higher-priced crops and away from those for which they control the marketing, because such a switch would imply loss of not only their market transaction but also of potential income. Thus, in Zambia, for example, the high price of maize, which is a traditionally male crop, led many men to increase the size of land under maize cultivation; their wives, however, continued to cultivate ground nuts, despite its heavier labour requirements, because they could sell it on the informal market and control the resulting income (Commonwealth Secretariat, 1989).

40. Similarly, evidence from Kenya suggests that in the area of Kericho under-productive tea out-growers often turned out to be tea farmers whose wives had withdrawn their labour from their husbands' tea fields as a protest against the use of their income from tea. Again, in another part of Kenya, substantially lower yields on husbands' maize fields was attributed to the lack of incentives by wives to weed their husbands' fields. This suggests that the potential positive effects of price incentives might be off-set by the disincentives within the household (Geisler, 1993).

41. Where there has been an increase in cash crops and exports, it has depended on mobilization of female labour into cash crop production, controlled by men at the cost of subsistence food production and

of women's non-agricultural income-earning activities. Indeed, the whole area of the availability of women's labour as related to changes required by SAPs in production structures is crucial and merits serious empirical investigation. This is further related to the potential for women of going into agricultural wage labour which at least theoretically should expand as a consequence of the new emphasis on cash crops and the deregulation of prices. Women's choices in this regard would have to be measured against the wages they would be getting compared to the potentially higher prices for food resulting from devaluation and deregulation of prices and removal of subsidies. "As a result, women may see wage labour as too risky and choose to remain in low-productivity, self-provisioning agriculture to underwrite the survival of their families" (Palmer, 1991).

42. Also, in Africa there is little data as to whether women have so far suffered from discrimination in food distribution within the household. Recent research by Kennedy and Coghill, however, shows that women's extra energy expenditure in commercial agriculture is not being substituted for by adequate increases in food energy intake (Joekes, 1991). It is especially important here to consider the effects of removal of food subsidies. The little research existing in this area, however, does not, as earlier mentioned, question the structure of the household as crucial in mediating the distribution within it (see unpublished work by Hussien, 1991).

43. Data also indicate that a partial mitigating factor related to SAPs is the potential for consequent rises in the prices of locally traded food crops, which are largely produced and traded by women. Some data from the International Fund for Agricultural Development (IFAD) indicates that this could be occurring. However, more definitive data is required before firm conclusions can be made on this point.

44. The omission in the literature on SAPs (and SECALS in this context) and their effects on women farmers relates to the whole issue of access to land. This is of special relevance, given the fact that many SAPs incorporate elements of land reform (Joekes, 1991). The effects of these on women's traditional usufructuary rights to land in Africa have not been subject to investigation. The importance of this has to be seen in relation to the importance of secure land rights as a prerequisite for women's larger involvement in cash cropping.

45. Still another sub-policy relates to credit and its availability. Generally, in the context of SAPs, there is an overall tightening of credit availability. As regards women and given their reduced access to credit to begin with, this signifies a potential aggravation of the problem. However, this still needs to be verified empirically and for the different subregions of Africa.

46. In the context of the African Development Bank, it has been decided since 1986 to undertake policy-based lending in conjunction and close collaboration with the World Bank. From 1986 to 1992, the Bank group approved 67 structural or sectoral adjustment loans. However, with the Bank's growing concern for the effects of these programmes on the poor, it joined the World Bank and the United Nations Development Programme to launch the social dimensions of adjustment programme (SDA) in 1988. The SDA programme currently provides support to participating countries in the following four crucial areas:

- (a) Macroeconomic and sector policy management activities designed to meet the needs of the poor;
- (b) Social action programmes and social funds. These have been implemented to mitigate the adverse effects of policy-based lending on the poor;
- (c) Programmes which strengthen statistical systems in the identification of targeted population groups through the development and implementation of household surveys; and

(d) Activities undertaken to support institutional development and training (African Development Bank, 1992).

47. All of the above, although not directly addressing the gender dimensions yet due to the large numbers of women among the poor, it can safely be assumed that at least a minimum of their interests is catered for. The problem is clearly much wider, however, and more specific measures will have to be undertaken if macroeconomic policies are to incorporate women's interests effectively and, more crucially, if they are to succeed. In the context of ADB, these should include more systematic and in-depth gender analysis as part of all project planning and design. This will in the case of SAPs invariably include gender analysis of the likely effects of policies on different groups of the population and especially women.

V. CONCLUSIONS AND RECOMMENDATIONS

48. The objective of this document has been to review some of the data and writings relating to gender and macroeconomic policies in Africa with a concentration on SAPs. The main point emphasized has been that the relationship is a complex one, and has been mediated both by the divergences in women's situation in the different African countries, in addition to some of the assumptions made about women in the context of macro policies. These policies neglected that gender is a fundamental player in understanding Africa's economic situation and certainly should be a basic part of reaching a solution to that economic situation's main problems.

49. The analysis shows that a lot of research still needs to be done in order to find out more about the varying impacts of both the general policies and their specific sub-policies. If one point is clear it is that the impact of SAP packages on women as producers needs further investigation. The point to be emphasized here concerns whether the assumed overall improvements in the macro-economic situation will by definition lead to automatic improvement in women's situation. The answer to this question is clearly negative. It is therefore the objective of the recommendations to be made below to deal with this problem.

50. The following recommendations are based on several assumptions some of which relate to Africa's development agenda up to the twenty-first century. The reason for this is clearly that this call for taking gender into account in the process of economic policy formulation and planning must be perceived as an integral part of that agenda.

51. These assumptions, therefore, include the following:

(a) There is no alternative to, neither should there be any debate regarding the need for economic adjustment and reform, rather, the controversy surrounds the design and means of implementing adjustment programmes:

(b) Economic growth is necessary, but it is not a sufficient condition for improving women's situation. Economic growth should not therefore be perceived as an end in itself, rather this should be seen in relation to the human dimension of development processes and, consequently, to food security, and access to education, health and employment, more specifically (Helleiner, 1992);

(c) As stated in the introduction to this paper, in spite of the evidence clearly pointing out women's active involvement in production, the tendency still dominates of seeing women's issues as needs or problems and to look for welfare rather than productivity solutions. Thus, programming approaches to date emphasize the things that women lack as opposed to the capacities they have. The effect of such an attitude is to undermine seriously attempts at effective incorporation of gender issues into macroeconomic planning and programming (Anderson, 1990);

(d) Related to the above, the design of development policies and their implementation have tended to depend on a top-down approach leaving little room for a participatory planning process. In contrast, it is maintained that without a serious dialogue with producers, and the women among them, policies will continue to be misinformed about gender aspects of production, thus tremendously reducing the effectiveness of those policies.

52. Based on the above, therefore, the following general recommendations may be made:

(a) One of the principal objectives of the analysis has been to demonstrate the centrality of the concept of gender to understanding socio-economic realities, especially in Africa. It is therefore recommended that the concept and analysis based on it become an integral part of the process of development planning and policy analysis; and

(b) The difficulty of delineating the impact of policies on different groups of women has already been alluded to, as have been the unrealistic gender assumptions of some macroeconomic policies. There is no way to overcome this without ensuring the existence of reliable gender disaggregated data on the different aspects of men's and women's lives. This will require tremendous efforts by national statistical offices, not only in terms of actually collecting the data, but, most importantly in terms of developing innovative methodologies to capture the various realities of women's lives. Specific areas for concern should be studies on adjustment-stimulated changes that have the potential for worsening women's positions as agricultural producers. This should be adequately investigated so that the appropriate mitigating strategies can be incorporated from the start.

53. The following specific recommendations can be made:

(a) Women's time constraints:

(i) constraints on women's time due to multiple responsibilities and roles of women have already been repeatedly pointed out both in the context of the present paper and elsewhere. One recommendation which can be made in this regard relates to the necessity of commercializing some of women's responsibilities. Besides alleviating the time constraint problem, this will help create employment. Specific suggestions which can be made here relate to semi-cooked food, access to child-care facilities, etc.;

(ii) improved technologies specifically related to women's responsibilities should also be developed, but in such a way that women remain in control of those technologies and that they do not become an additional burden in terms of their price and maintenance. It is possible to mention here improved energy sources, simple technology assisting women in their agricultural work, etc.;

(b) Women and agricultural production:

(ii) again the issue of secure land tenure has already been alluded to. In a situation where the population is being encouraged to produce cash crops, women will only be interested if their access to land is secure. It remains difficult to make specific suggestions at this juncture since that will depend on the specific legal system in operation in specific areas. The objective however, remains clear. Specifically, the context of secure land tenure will motivate women to increase their productivity with the prospects of being sure of controlling the inputs into their land;

- (ii) improving the availability of inputs will also act to assist women in enhancing their productivity. This is especially since women frequently have access to less productive land. In such a situation, their easy access to inputs and especially fertilizers becomes crucial;
 - (iii) given the fact of women's heavy involvement in subsistence agriculture and consequently lack of cash income, access to credit becomes very important. With reduced credit available overall, targeting credit to women farmers is an important activity meriting specific attention; and
 - (iv) women farmers have traditionally not been reached by extension services. A special effort needs to be made for this to happen. This requires giving particular attention to the training of female extensionists, in addition to attention to what are traditionally perceived as women's crops and female farming systems;
- (c) Women in the urban economy:
- (i) although most women are involved in the rural economy, it should not be forgotten that as a result of rural-urban migration certain parts of the urban economy have been almost completely feminized. The types of assistance women need here basically relate to improved access to credit. This requires the development of innovative financial measures that take into account women's specific needs and characteristics; and
 - (ii) access to training in financial management is linked to the above and is necessary for women's efficiency as producers for the urban economy. One recommendation to be made here therefore relates to improving women's access to such training.

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**SUB-SAHARAN AFRICA'S DEBT:
THE ESSENTIAL ROLE OF NATIONAL SAVINGS AND
WOMEN'S ACCESS TO IMPROVED FINANCIAL SYSTEMS***

* This paper was prepared by the Gender Team of the Human Resources and Poverty Division, Technical Department, Africa Region (AFTHR) of the World Bank. The findings, interpretations and conclusions expressed in this paper are entirely those of the authors and should not be attributed to the World Bank or its Board of Executive Directors or the countries they represent.

I. INTRODUCTION

54. This note looks at the problem of debt overhang in sub-Saharan Africa (SSA) and attempts to provide a link between this situation and the specific constraints and realities women in SSA face. It demonstrates that concurrent with bilateral and multilateral efforts to curb SSA debt, sub-Saharan African Governments need to enhance national savings in order to better manage the debt problem. This objective can be facilitated if the poor in general - but women in particular, of all socio-economic groups - are included in an improved financial system.

55. Firstly, the note discusses the debt situation, its size and nature and uses of loans. Secondly, it reviews the underlying reasons for the debt problem and also reviews a comparison of the response to external difficulties between sub-Saharan African countries and Asian countries. A related issue, and of particular concern to the women of SSA, is military spending and how it is affected by changes in national income. The way in which women have been and are affected by the economic situation and process of economic change is the third point that is discussed. This issue is directly related to the origin of the debt problem and subsequent efforts to improve the economic situation. One of the constraints women face when trying to contribute to savings mobilization and economic growth is the design and the operation of formal financial systems in most sub-Saharan countries. The fourth part of the paper considers current financial systems in SSA. One of the main characteristics of financial systems in SSA is that informal and semi-formal financial mechanisms and institutions are very important and abundant. These are the only type of institutions or mechanisms that reach out to the poor in general and they are particularly suited to women's needs.

56. In order to get sub-Saharan Africa out of the impasse of debt and debt overhang, multilateral and bilateral creditors have established several different programmes to help reduce and reschedule debt, while offering additional concessional funds for countries which are willing to make considerable efforts to reform. The fifth part of the note highlights these creditors' efforts to reduce debt. The final part looks at what can be done by national governments to improve the financial systems which are so crucial to the consolidation of economic reform and the mobilization of savings which, as such, underpin a sustainable solution to the debt problem. Such improved financial services would be accessible to the entire population, notably poor men and women who currently make up about 50 per cent of the region's population,¹ and particularly women from all socio-economic groups for whom social and legal inequalities are an additional exclusionary barrier.

II. THE NATURE AND SIZE OF DEBT ACCUMULATED

57. By the end of 1992, sub-Saharan Africa's debt was about \$US 194 billion or 12 per cent of the debt of all developing nations. Compared with Latin America's debt of \$428 billion, this appears manageable. But greater poverty and more serious structural weaknesses of African economies make sub-Saharan Africa's debt a bigger burden than that of other highly indebted regions. In 1991, total external debt as a percentage of gross national product (GNP) was a weighted average of 107.9 per cent, up from only 28.6 per cent in 1980. Total external debt as a percentage of exports of goods and services in SSA averaged 96.6 per cent in 1990, but by 1991 had gone up to 329.4 per cent.²

¹ Report of the Task Force on Poverty and Food Security, Africa Region, World Bank, 1994, Introduction.

² World Development Report, 1993, pp. 284-285. Percentages are weighted averages.

58. Only 16 of the 50 countries in sub-Saharan Africa are classified as middle-income, most in the lower range.³ The other 34 countries are in the low-income category. Multilateral debt consists of about 22.7 per cent of the total external debt, whereas the proportion of concessional debt on total external debt was 33.8 per cent in 1991, up from 26.9 per cent in 1980.⁴ Only five countries are borrowers from the International Bank for Reconstruction and Development (IBRD) on market terms. The rest borrow from the International Development Association (IDA) on concessional terms.⁵

59. The average interest rate of external public borrowing in SSA was 3.8 per cent in 1991, down from 7.1 per cent in 1980. This is a much lower rate than all other developing regions borrow against (South Asia pays 5.2 per cent; Latin America and the Caribbean pay 7.5 per cent). Similarly, the average maturity of SSA debt was 28 years in 1991, compared to, for instance, 15 years for Latin America and the Caribbean or 22 years for South Asia.⁶

60. Even so, debt-servicing difficulties are pervasive across the continent. Thirty of the 50 countries in the region had resorted to rescheduling by 1991, mainly official bilateral reschedulings at the Paris Club. At that time, 23 sub-Saharan African countries were classified as severely indebted, of which only three (Burundi, Ghana and Kenya) had not rescheduled or run up arrears.

A. Debt creditors and the use of funds

61. Africa's main creditors are official bilateral lenders, of which the Paris Club is the largest group. Its members owned almost 40 per cent of the region's outstanding debt.

62. A comparison of commitments by major use between members of the Development Assistance Committee (DAC) and the World Bank shows that DAC members' commitments focus on debt reorganization, social purposes, economic infrastructure and structural adjustment, in declining order. The Bank's funds primarily go to economic infrastructure, social purposes, the directly productive sector and structural adjustment. It is important to note that the total number of commitments coming from DAC members is much larger compared to the Bank's commitments. For instance, in 1990 both the DAC members and the Bank devoted about 14 per cent of their total commitment to structural adjustment. In absolute terms, however, DAC members committed over three times more to this use than did the Bank.⁷ Structural adjustment is a use of commitments that is supported by almost all DAC members who commit funds. The only DAC members that did not commit funds for structural adjustment purposes in 1990 were New Zealand, Spain and Portugal. However, the latter two did not commit any funds at all.⁸

³ World Debt Tables, 1993-1994. Low-income countries are those in which 1992 GNP per capita was no more than \$675, and middle-income countries are those in which GNP per capita was more than \$675 and less than \$8,359.

⁴ Ibid.

⁵ Ishrat Husain and John Underwood, "The problem of sub-Saharan Africa's debt - and the solutions" in Husain and Underwood (eds.), African External Finance in the 1990s. A World Bank Symposium, World Bank, Washington, D.C., 1991.

⁶ World Development Report, 1993, pp. 284-285. Percentages are weighted averages.

⁷ United Nations Expert Group on Women and Finance, Draft Summary of Findings and Action Recommendations, 1994, charts B and B1.

⁸ Ibid., table A.

63. Except in Nigeria, private banks have played only a small part in the external financing of Africa. The long-term debt owed to them by all Africa was \$34 billion in 1989 or less than 15 per cent of the overall debt total, excluding interest arrears. Scheduled debt-service payments on long-term commercial bank debt were \$8.2 billion, or one-third of the total debt-service payments due, but the actual payments were only \$4.2 billion. This default on commercial debt-service repayment will inevitably affect commercial banks in their decision making on where to supply new loans.

B. Alternative income-generating options

64. Alternative options for meeting external financing needs, like foreign direct investment flows and repatriation of flight capital to sub-Saharan Africa have been lacking. Political instability, poor economic policies, poor governance and inadequate human resources and physical infrastructure have contributed to this lack. This stands out against the current trend in developing countries to obtain a large amount of their foreign capital needs through private investors. The total amount of non-bank private creditors rose from about \$9.3 billion in 1981 to about \$64.9 billion in 1993. Equity investments in developing countries soared from \$8.7 billion in 1981 to \$68.5 billion in 1993. This flood of new money comes to emerging markets as a result of the painful economic adjustments many countries have undertaken during the debt crisis.⁹

65. Domestic savings levels in Africa are low: for the period 1981-1990, gross domestic savings averaged 12.5 per cent. At these levels, sub-Saharan African domestic saving is on average 28.9 per cent below that of South Asia, despite the fact that in this region, the average income per capita is about 10 per cent lower than that in the sub-Saharan African region. SSA domestic saving is 64.8 per cent below the level of domestic saving in China where the per capita income, at \$370, is very close to the average in sub-Saharan Africa which stands at \$360. The domestic savings level in sub-Saharan Africa remains below those of all other developing regions of the world. Low domestic saving means an increased reliance on external financing sources and adds to continuing debt problems.¹⁰

66. As discussed below, one reason for sub-Saharan Africa's low domestic saving rates is the fact that the financial systems in SSA are not sufficiently developed and do not reach a large part of the population, notably the poor, and particularly women of all socio-economic groups.

III. ECONOMIC CRISIS: THE EXTERNAL ENVIRONMENT AND INTERNAL DEFICIENCIES

67. The debt problem, which was discussed in the previous section, has two main sets of underlying causes. Firstly, there was the external economic environment of the last decades. The oil price shocks of 1973 and 1979 upset the balance of payments in most African countries. In addition, the general slowdown in the world economy in the late 1970s and early 1980s, coupled with increased protectionism which depressed demand for developing country exports were external forces which aggravated the economic situation. Another factor in the 1980s which sharpened the economic crisis was the occurrence of high real interest rates, coupled with the tightening of international credit.¹¹ Many countries, including oil producers such as Nigeria, borrowed on the assumption that high prices for their major commodities would persist or that price declines would be temporary (Krumm, 1986). But the sharp swings in commodity prices, followed by a declining trend in major primary commodity prices which has continued into the 1990s, have

⁹ International Herald Tribune, April 26, 1994, pp. 9 and 11.

¹⁰ AFTPS, Financial Systems in Sub-Saharan Africa, First Draft, World Bank, 1993.

¹¹ AFTHR, Paradigm Postponed: Gender and Economic Adjustment in Sub-Saharan Africa, World Bank, p. 11.

contributed to a continued deterioration in the terms of trade facing African primary commodity exports. Excluding Nigeria, sub-Saharan Africa's terms of trade declined by about 25 per cent in 1980-1989, and low-income Africa's export volume is now lower than in 1970 (Greene, 1989). The weakness of the United States dollar since 1985 only exacerbated the problems of deteriorating terms of trade, given that many developing country exports are denominated in United States dollars.¹²

68. External shocks eventually revealed the severity of the underlying economic deterioration, the fiscal and external imbalances and internal deficiencies in sub-Saharan African economies, which constitute the second set of causes for the current debt problem.

69. For a majority of the countries, the decade of the 1980s had been a period of institutional deterioration and poor governance, including a lack of fiscal discipline; hence, they were ill-prepared and ill-equipped to stage an appropriate fiscal reaction to the deterioration of the economic environment and the terms of trade. Inappropriate macroeconomic policies, including neglect of agriculture, prevailed. Prices were distorted, including exchange rates and interest rates. Public finance was poorly allocated and managed; governments sought initially to offset the external shock of deterioration in the terms of trade by increasing public expenditure at a time of declining revenues and waning external borrowing opportunities. Inappropriate public investment and expenditure allocation with respect to non-developmental and military expenditure, public sector investment and sectoral expenditure patterns - especially within the social sectors - and the financing of unproductive projects often on commercial terms, compounded budgetary and balance-of-payments revenues.¹³

70. These factors contributed to diminishing credit-worthiness, which led to a drastic reduction in the availability of commercial credit, at a time when export revenues were falling, recurrent and investment expenditures were mushrooming and debt payments were escalating. In order to alleviate the economic situation with no recourse left to external borrowing and to lay out a basis for self-sustained growth, the acceptance and implementation of stabilization and adjustment programmes became imperative.¹⁴

71. From 1982 to 1992, annual GDP per capita growth declined by 1.1 per cent in sub-Saharan Africa. For the period 1992-2002, only a modest growth rate of 0.6 per cent annual GDP per capita is predicted.¹⁵

A. Comparative policies in Asia

72. One can summarily compare the sub-Saharan African policy approach to the policies used by the Asian countries as a response to similar external shocks (world recession, oil price shocks, declining terms of trade). When faced with a deteriorating external environment, high-performing Asian economies pursued effective economic management. In particular, they generally limited fiscal deficits to levels that could be prudently financed without increasing inflationary pressures and responded quickly when fiscal pressures were perceived to be building up. Because inflation was both moderate and predictable, real interest rates were far more stable than in other low- and middle-income economies. Macroeconomic stability encouraged long-term planning and private investment and, through its impact on real interest rates and the value of

¹² Ibid.

¹³ Ibid. and Financial Systems in Sub-Saharan Africa, p. 5.

¹⁴ Ibid.

¹⁵ The North-South Institute. Annual Report 1992, p. 5.

financial assets, helped to increase financial savings. As a result, they have enjoyed more robust recoveries of private investment.¹⁶

B. Military expenditures

73. Military spending has been a consistent concern of African women. After sharp increases during the first half of the 1980s, world military expenditures as a proportion of GDP fell steadily from 1985 to 1990. There are indications that this trend is continuing globally. In terms of military expenditure in sub-Saharan Africa however, the second half of the 1980s has shown a slight increase in military expenditure as a percentage of GDP, from 3.1 per cent in 1985 to 3.2 per cent in 1990. At the same time, military expenditure as a percentage of government spending declined from 12.7 per cent in 1985 to 10.9 per cent in 1990. The increase in military expenditure as a proportion of GDP can be explained by the increase of total government expenditures as a percentage of GDP, which rose from 24.1 to 29.7 per cent. These figures show that a greater share of the burden of adjustment was placed on the military budget, while at the same time the budget increased.¹⁷

74. Available evidence indicates that military expenditures are reactive to financial constraints. Therefore, without control or pressure, foreign financial assistance both enables and encourages a nation to spend more on the military.¹⁸ Higher levels of military expenditure indicate lower levels of spending in the social, economic and development sectors, and thus directly affects the environment in which the population as to adapt to new challenges posed by the process of economic change.

IV. IMPACT OF ECONOMIC DETERIORATION AND ADJUSTMENT ON POOR WOMEN

75. As discussed previously, the economic deterioration and the subsequent process of structural adjustment both had a severe impact. Any adjustment process results in positive and negative influences on all strata of society and on both men and women. In terms of resources and abilities, the poor are not necessarily equipped with the means to respond adequately to the challenges that such a process poses. Furthermore, women are in a particularly disadvantaged position in the face of adjustment, as a result of the legal, regulatory, social and economic constraints unique to their status.

76. Evidence indicates that the structure and composition of households in sub-Saharan Africa are quite diverse and that this diversity is associated with different poverty levels, educational status and literacy rates.¹⁹ Male-headed households can be monogamous, polygamous or single unmarried. Polygamy is more prevalent in rural areas and particularly in West Africa in export-oriented farming. Polygamous households also tend to be larger than monogamous households. For instance, in Côte d'Ivoire, polygamous households are 56 per cent larger than the nation-wide household size of 6.2 persons. Polygamous households usually have a lower standard of education than monogamous ones, and the gender gap between male and female literacy rates are larger. Furthermore, considerable evidence indicates that usually though not in all

¹⁶ The East Asian Miracle - Economic Growth and Public Policy, a World Bank Policy Research Report, Oxford University Press, New York, NY, 1993.

¹⁷ Finance and Development, December 1993, pp. 24-25.

¹⁸ Daniel P. Hewitt, Military Expenditure: International Comparison of Trends, IMF Fiscal Department, Washington, D.C., 1991, p. 20.

countries; greater poverty exists among polygamous households than among monogamous households, whether headed by males or females. When households are headed by females, there is an important distinction to be made between de jure female heads of households (separated, divorced or widowed women, or women that were never married and de facto female heads of households (women commanding households without husbands, who may be away or have abandoned them). Female-headed households, especially de facto, are often more widespread in urban localities. The average household size of female-headed households is smaller than that of male-headed households, indicating a lower availability of labour.

77. The diversity of households calls for a targeted policy approach to reduce poverty and promote education in the context of a continuing economic approach. It is clear that the efficiency of the policy adopted is largely dependant on how well the spatial localities of both poor households and communities are identified, and how effective the different household organizations with their key socio-economic characteristics (size, composition and dependency ratio, education and health status) are able to take advantage of development interventions.

78. Both economic deterioration and the adjustment process have affected women in several ways. The economic deterioration led to lower incomes for the poor, especially rural households. Subsequent adjustment programmes paid insufficient attention to their social dimensions. Between 1983 and 1989, per capita real expenditure on health and education in sub-Saharan Africa stagnated or declined, as governments could not keep up with rapid population growth. Furthermore, there has been no reallocation within the social sectors to counteract the distorted patterns of expenditures that often predated the initiation of structural adjustment measures.²⁰

79. Reduction of social sector expenditures, however, is not intrinsic to adjustment. As reported at the July 1993 Commonwealth Conference of Ministers of Women's Affairs, some countries such as Botswana, Mauritius and the Gambia have managed to sustain (and even increase) core social expenditures during adjustment. These examples underline the fact that it is not adjustment as such that necessarily causes social sector expenditures to decline but that the critical issue is how the adjustment process is managed, how shifts in priorities in allocating limited public funds occur, and how changes in the costs and benefits of these shifts are distributed in the economy. One of the acknowledged problems of early adjustment programmes was the failure to specify and implement the necessary protection of core social expenditures.²¹

80. The changes in levels and composition of public expenditure, incomes, prices and working conditions introduced by adjustment all affect households, but they do not affect different members of the same household in the same way. First, when households have to reduce food consumption because of rising prices and falling incomes, available evidence suggests that it is very likely that the consumption of women and girls will be reduced by more than that of men and boys. If charges are introduced or increased for education and health services, there is a strong possibility that the access of girls will be reduced. When attempts are made to compensate for reductions in purchased resources by increases in unpaid labour (e.g., buying cheaper food that requires more preparation time), it is likely to be women who bear the main burden. Women must meet their families' needs by stretching the husband's cash contribution with good housekeeping or earning an income themselves or producing food or clothing for themselves or engaging in barter and petty trade. It is women who must cope and devise survival techniques when household incomes fall and prices rise. They are the buffer to absorb any shocks to the household and, in this way, to date have subsidized the adjustment process so far.²²

²⁰ Jones et al, 1993, in Paradigm Postponed, p. 14.

²¹ Paradigm Postponed, p. 15.

81. Women have been coping with the strains of economic deterioration and adjustment within a broad framework of social and economic policies in which they have only limited access to, management and use of and control over economically productive resources (land, labour, capital, technology, training). It is argued that this inhibits them from asserting an effective demand and from contributing to a positive supply response. One of the major impediments for women in obtaining credit is the design and functioning of the financial systems in most countries of sub-Saharan Africa.

V. CHARACTERISTICS OF CURRENT FINANCIAL SYSTEMS IN SUB-SAHARAN AFRICA

82. In order to address the financial difficulties which sub-Saharan African countries have had and will continue to experience in the near future, the region must improve productivity, increase investment and dramatically raise the levels of domestic saving. The following actions have been suggested as key fronts:

(a) A significant effort is needed to generate public savings by both raising revenues and controlling expenditures;

(b) Mobilization of private savings must be improved and stepped up;

(c) To facilitate these processes and ensuring the efficient mobilization and allocation of financial resources, financial systems have therefore to be reformed and deepened.²³

83. A recent comparative study about current financial systems in sub-Saharan Africa found a number of characteristics that were common to all the countries studied (Benin, Burkina Faso, Côte d'Ivoire, Ghana, Kenya, Mali, Madagascar, the Niger, Senegal, Togo and Uganda).²⁴ Generally, when compared to the financial systems of other developing regions of the world, such as South Asia and Latin America, the financial systems in the sub-Saharan African region are notably more shallow and more narrow with a low degree of competition and are relatively undiversified. The relative importance of semi-formal and informal financial mechanisms and institutions is particularly high. Structurally, their situation conforms with the low level of the region's economic development. Their present condition reflects a decade of deteriorating economic environments, macro-financial instability, fiscal imbalances and the financial distress that followed the earlier decade of financial repression. These features impeded efficient financial intermediation and domestic savings mobilization, as discussed in the subsequent paragraphs.

A. Financial depth and width

84. There are two kinds of reasons for the increased shallowness of the financial systems in the study countries: macroeconomic and institutional. In the 1980s, with some exceptions, the countries experienced little or no economic growth, which is a necessary ingredient of financial development. On the other hand, weaknesses in financial infrastructure also led to the shallowness of the financial systems of the countries in the study. A strong financial infrastructure consists of a number of factors:

(a) It is characterized by an appropriate legal, regulatory and prudential framework;

(b) Individual institutions must have financial strength;

(c) There must be a diversity of financial institutions;

²³ Financial Systems in Sub-Saharan Africa.

(d) Sufficient financial information must exist and be integrated into the financial intermediation process; and

(e) Relevant technologies and human skills must be available.

In the sample of countries studied, none of these factors were distinctly present.

85. The importance of informal financial markets and mechanisms in sub-Saharan Africa is an obstacle to the deepening of financial systems, as these generally do little intermediation and rarely issue interest-bearing financial instruments. A distinctive characteristic of all the study countries is the relative importance of currency and the relative unimportance of demand and time deposits. There is evidence that in almost all sub-Saharan African countries, currency is used not only as a means of payment but also as a means of saving. This is caused first of all by the deficiencies in financial infrastructure; financial institution networks do not adequately cover the countryside and their services are often too complex or too costly for small savers. Another factor is the lack of appropriate financial instruments and markets, which makes holding of currency the best guarantee of liquidity - an operational requirement for small and medium enterprises which dominate trading activities. And informal mechanisms, in general, use currency.

86. Financial systems in the study countries are heavily dominated by commercial banks. With the exception of Kenya, commercial banks represent between 85 and 95 per cent of the system's total assets. However, the predominance of the banking sector does not translate into effective competition within the sector itself. In the study countries, on average, more than 60 per cent of the sector's assets is owned by at most four banks. Such a high degree of concentration blunts competition and represents a virtual oligopolistic situation. At the same time, the banking sector is relatively small in terms of GDP. Only nine sub-Saharan African banks are included in the group of the 2,000 largest banks in the world. Women have very limited access to these bank services. They are faced with a complex range of legal, social and practical constraints. Most banks require collateral in order to obtain loans, which as traditionally defined, women typically do not own. In other cases, the law requires consent from the husband, as women have the status of legal minors. In addition, women's lower education levels and limited or non-existent experience in dealing with banking procedures hinders them in acquiring financial services.

87. Housing finance in the sub-Saharan African region is also still in its infancy. In the study countries, none of the institutions involved in housing finance uses financial markets, though many use formal financial instruments. This fact, combined with the established trend of urbanization and the curtailing effect of adjustment on government spending on housing makes for a difficult situation for the urban poor. This has an additional implication for women, given the increase in their numbers as heads of household.

88. Contractual savings institutions form a very small part of the financial systems in sub-Saharan Africa. Development of these institutions has been stifled by the lack of an appropriate legal, regulatory and prudential framework, negative real rates of return and the pre-emptive use of funds by governments. The insurance industry is in its infancy and postal financial mechanisms, with the exception of Kenya, are in financial distress. There are no venture capital companies as such in the countries studied, with the exception of Kenya, and leasing is not very developed. There are a number of impediments to the development of securities markets in the sub-Saharan African region:

(a) The consequences of the financial repression of the 1970s, combined with the deteriorating economic environment of the 1980s;

(b) There is a lack of an appropriate and supportive legal, regulatory and prudential framework;

(c) Administered interest rates have remained a key obstacle;

(d) There is an unfavourable tax system, which is heavily biased against equity finance in favour of debt finance.

B. Semi-formal and informal financial mechanisms and institutions

89. Available evidence suggests that the share of informal and semi-formal finance in the financial systems of sub-Saharan Africa is considerably higher than in other developing regions. The study team indicates that one of the reasons which have contributed to the prevalence of semi-formal and informal finance in sub-Saharan Africa is the fact that the regulated and rigid formal banking system has failed to expand its services to the bulk of the population.²⁵ Informal finance refers to operations of all lawful but unregulated entities such as rotating (and non-rotating) saving and credit associations (ROSCAS), moneylenders and money collectors and other providers of retail financial services. Its defining characteristic is that it is outside the purview of the legal, fiscal, regulatory and prudential framework of the monetary and financial authorities. A useful primary classification is between the spontaneous autonomous informal system comprising ROSCAS, moneylenders and similar mechanisms, which exist independently of the degree of official control of formal finance and the reactive informal sector which consists essentially of mechanisms to supplement shortcomings and gaps in the formal financial system or circumvent the repressiveness of formal finance.²⁶

90. Informal and semi-formal finance have certain benefits, such as their small scale in terms of membership and operations which makes them especially relevant to the mobilization of retail savings. They offer information and transaction costs and its ease of access to income groups which do not have links with formal finance, such as women of all socio-economic groups and all poor men and women. However, they also have a number of inherent drawbacks. Shallowness of intermediation, spatial transfer of savings, lack of economies of scale and the predominance of cash transactions are some of their deficiencies which can only be remedied by an adequate and efficient formal system which therefore strongly underscores the need for an effective machinery of graduation to a formal status.

91. Paradoxically, despite its proven advantages, there is general denunciation of informal and semi-formal finance in sub-Saharan African countries other than registered cooperatives and credit unions, which, in fact, demonstrates the challenge facing informal finance in sub-Saharan Africa. Building on 15-25 years of experimentation and experience with savings/revolving funds and credit lending by NGOs and bilateral grant funded projects, the World Bank is now attempting to work, in the context of a reforming financial sector, with commercial banks and intermediary financial/social institutions to develop sustainable banking for the poor, the provision of accessible credit facilities, using savings and group collateral as a basis for loan eligibility.²⁷ However, in many sub-Saharan African countries, the official attitudes of both the public and banking sectors have to adjust drastically before effective policies for sustainable banking for the poor can be put in place.

92. In order to reduce the debt problem in sub-Saharan Africa, constructive policies have to be designed and implemented, both from the external and the internal side. The donors and creditor institutions can play a helpful role by responsibly alleviating the debt burden of sub-Saharan African countries. The governments of those countries themselves need to establish a policy environment in which effective development of financial institutions and mechanisms and savings mobilization can take place.

²⁵ Ibid., p. 40.

²⁶ Ibid., pp. 35-37.

²⁷ Southwest Region Agricultural Rehabilitation Project (1989); Smallholders Cotton Rehabilitation Project (1992).

VI. EFFORTS TO REDUCE DEBT

93. Much progress has been made in reducing the official bilateral debt burden of African countries through:

(a) An increased flow of concessional aid (DAC ODA flows and concessional Special Programme of Assistance (SPA) funds) have increased;

(b) Debt forgiveness; and

(c) Paris Club reschedulings.

94. The serious adjustment efforts of low-income African countries have been recognized by donors and creditors; they are eligible for external support under the World Bank-sponsored Special Programme of Assistance (SPA). The establishment of the SPA as a donor coordination mechanism in 1988 has provided a framework for mobilizing donor resources - both quick-dispensing financial aid and debt relief - to support economic policy reform in Africa's low-income debt-distressed countries, and to improve the effectiveness of those resources. Initially, 16 countries benefitted from the SPA initiative (under SPA1, 1988-1990). During SPA2 (1991-1993), a total of \$5.41 billion was allocated to 27 sub-Saharan African countries. For SPA3, the current phase in the SPA framework which will span 1994-1996, 29 countries in sub-Saharan Africa will be eligible for assistance, for a total of \$14.9 billion.

95. An assessment done by SPA shows that while real net ODA to SPA countries adjusted for the terms of trade effect increased markedly during the 1980s, at the same time most SPA countries experienced positive growth in the late 1980s and early 1990s. This growth performance, however, was not solely caused by the increased external capital flows to the SPA countries. In fact, due to the terms of trade decline, the gains in ODA that had been achieved were eroded in recent years: adjusted net real ODA declined during 1988-1991 as a result of the terms of trade. However, policy reforms and particularly the export-led nature of the growth that has occurred were crucial and contributed to the positive economic trend in most SPA countries.²⁸

96. From the SPA Workshop on Gender Issues and Economic Adjustment, held in Oslo in March 1994, one of the conclusions was that more attention should be paid to gender differences in elements of economic reform, in particular the gender-exclusionary bias of economic and financial services. It was noted that women need to be considered as full economic actors and change agents in order to enable them to participate fully in the economy and so enhance the economic impact of adjustment itself.

97. In general, three themes emerged from the workshop:

(a) That there was a lack of voice and representation of women in the debate about structural adjustment, and that in order to make adjustment work effectively, women needed to be informed and included in the design of adjustment policies;

(b) That the sequence of the reform process - which sectors to invest in and the priority of different adjustment policies - was crucial to the effect these policies had on society at large and women in particular (such as non-traditional agriculture for export-based trade) and, as such, determined the overall success of the reform;

²⁸ Assessment of the Interrelation between Adjustment Financing and Economic Performance in SPA Countries (working draft), 1993.

(c) That macro adjustment lending could be constructively used to leverage investment in certain sectors which would aid the medium- and long-term reform process, such as focused investment in primary education and "affordable" health services.

98. Based on the report of this workshop on Gender Issues and Economic Adjustment, at the April 1994 plenary SPA forum, it was decided that these issues should be addressed in all four of the SPA working groups, and the Gender Team of the World Bank's Africa Region, generously assisted with substantial support from the Canadian International Development Agency (CIDA) and other SPA donors, has initiated efforts to pursue this agenda with the Poverty Public Expenditures, Civil Service Reform and Political and Economic Transition Working Groups. It is recognized that these working group fora will provide an important opportunity for consultation and discussion with African NGOs, scholars, economists and activists.

99. Apart from SPA assistance, other funds are available to sub-Saharan countries. The IBRD has stopped non-concessional loans to most African countries, while IDA concessional funds are increased. In each country with an adjustment credit, IDA lending is larger than IBRD repayments. Funds provided under IDA's interest financing facility are equivalent to about 60 per cent of annual IBRD interest obligations. Funds available will allow IDA to provide new credits up to 100 per cent of scheduled IBRD interest payments and as IBRD debt is paid, the percentage of interest covered under this programme should rise.

100. The International Monetary Fund (IMF) has also increased its soft loan capabilities - the Structural Adjustment Facility (SAF) and the Enhanced Structural Adjustment Facility (ESAF) - to offset reduced non-concessional lending. These concessional disbursements will have the effect of replacing outstanding purchases at market-related terms with debt at concessional terms and result in a lower debt and debt-servicing burden for African countries in the future. Active discussions around the future role of the Bretton Woods institutions - associated with this their fiftieth anniversary, include the challenge of the future "management" of global private investment flows and public debt and development strategies.

VII. HOW TO IMPROVE FINANCIAL PERFORMANCE

101. In addition to efforts from bilateral and multilateral creditors to improve the strenuous position in which sub-Saharan African countries are situated at the moment and in the near future, SSA Governments should focus on raising the levels of domestic savings. In order to increase savings mobilization, macro-economic and macro-financial stability has to be restored, since macro-financial instability is associated with inflation and leads to a high degree of uncertainty.

102. Furthermore, it is extremely important that sub-Saharan African countries create a strong national focus to research, monitor and develop informal and semi-formal finance as they seek to minimize external finance and mobilize domestic savings and resources. Semi-formal and informal financial institutions are the financial institutions used by the poor and women; strengthening and upgrading those channels will have a double effect; it will facilitate private savings mobilization and at the same time it will allow women to contribute to economic growth.

103. What exactly can be done? There is no clear perception of what constitutes a viable public policy for informal finance except for the removal of any identifiable legal constraints. Apart from this, there are a number of feasible options to cultivate informal finance:²⁹

(a) Provision of technical assistance and incentives for graduation, i.e., voluntary conversion into semi-formal units such as credit unions and cooperatives and the transformation of the latter into formal units;

(b) Designing specific linkages between the formal and the informal sectors such as depositing self-help groups funds as a loan guarantee with banks, borrowing on groups liabilities;

(c) Adaptation of informal lending techniques by formal institutions.

104. The problem with developing the options in sub-Saharan African countries is the lack of a central institutional agency to oversee and promote semi-formal finance and to foster viable linkages with the formal sector. Historically, informal finance has been perceived to be associated with the illegal or underground economy and therefore regarded as outside the scope of the regulatory authorities.³⁰

105. The most effective means for governments to provide credit and business services to poor entrepreneurs is indirectly. Governments should set policies, fund programmes and play catalytic roles and rely on and support private sector organizations to provide direct financial and other business services to poor entrepreneurs. Finance ministries and central banks need to make the necessary changes in the financial system, legal structure and overall economic environment to increase access to financial services by low-income entrepreneurs. They also need to establish sound and appropriate banking regulations and promote a competitive and responsible financial system.³¹

106. Women-specific programmes may be appropriate under certain circumstances. However, the ultimate goal, where culturally permitted, should be the full participation of women with men in mixed-gender savings and credit programmes. Whether or not financial institutions are specifically set up to focus on female micro-entrepreneurs, those institutions that attract large numbers of female borrowers may have certain practices in common:

(a) They target the poorest of the economically active;

(b) They use simple loan forms and have rapid approval processes;

(c) They offer small short-term working capital loans with frequent payment;

(d) They accept alternatives to traditional collateral, such as solidarity groups or character references;

(e) They ensure larger future loans for clients with good repayment records and they charge interest rates sufficient to cover operating costs.³²

107. In order to generate a response to the problem of debt overhang in sub-Saharan Africa, we examined the nature and the size of the debt itself, its creditors and uses they commit their funds to; we considered alternative options of generating income and explained why these options have not be used; we looked at the reasons which brought about the current debt situation and compared responses within sub-Saharan Africa to external shocks with responses from other regions to the same shocks; we discussed the impact of past and current economic situations on the poor and on women and we examined the current financial system, by which a large part of the population in sub-Saharan Africa is not serviced. As a response to the debt

³⁰ Ibid.

³¹ United Nations Expert Group on Women and Finance, p. 25.

³² C. Jean Weidemann, Financial Services For Women, Gemini document, Development Alternatives, Inc., Bethesda, MD, 1992, p. 25.

problem, we subsequently pointed out how governments can improve their financial systems in order to enhance savings mobilization, in addition to the efforts by the creditor countries to reduce the debt problem.

108. This note has been prepared in order to provide information for women in sub-Saharan Africa about the debt situation, its effect on them and some policies and efforts which constructively move to a better financial position of sub-Saharan African countries. The poor in general, and women in particular, are included as the beneficiaries of such policies, which themselves will open up possibilities for women to participate actively in the economy and contribute to their own and their families' economic welfare and growth. There is no other solution to problems in sub-Saharan Africa than women asserting their space and participating in the taking and implementing of decisions.

THE EXTERNAL DEBT CRISIS AND ITS IMPACT ON AFRICAN WOMEN*

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I. THE DEBT CRISIS

A. General

109. The year 1982 is conventionally taken as the most significant turning point in the international debt crisis. Given the fact that a solution to the problem still eludes most low-income countries, it means that these countries are well into the second decade of a crisis that shows no signs of relenting.

110. Although matters came to a head in 1982, the roots of the debt crisis must be traced to at least a decade earlier. Particularly significant in this regard is the oil price shock of the early 1970s. The dramatic increases in the price of oil were to prove a veritable bonanza for the oil-exporting countries. The new fortunes that fell in their hands triggered lending on an unprecedented scale. This, coupled with the sluggish economic performance of the industrialized countries, depressed interest rates. Furthermore, intensified competition between international banks and longer repayment and grace periods on loans created a situation that was favourable to borrowing by third world countries.

111. These countries, encouraged by the new developments, went on what can be fairly described as a borrowing spree. For the oil-importing countries, whose import bills skyrocketed instantaneously, this was a welcome development. They had few qualms about borrowing massively, especially because prices of non-oil exports, including those of some manufactured goods, were also good at the time. Therefore, between 1972 and 1981, third world external debt increased six-fold, reaching \$US 500 billion in 1981 (World Bank, 1992:41).

112. However, this idyllic situation was not destined to last long. Already by 1978-1979, some countries were experiencing difficulties in meeting their debt obligations. The second oil shock came in 1979-1980. The industrialized countries began implementing contractionary aggregate demand policies; interest rates rose dramatically; and the boom in export prices was largely over. However, terms offered by commercial financial institutions continued to be favourable:

Indeed, the latter half of 1972-1981 saw the sharpest increases in commercial bank debt to developing countries, with about half of total commercial lending in the decade coming in the last three years. In many cases, over-borrowing accompanied unsustainable fiscal deficits and macroeconomic policies. Massive capital flight was both a symptom of disequilibrium and a drain of resources. The increase in new lending did not translate into commensurably higher net transfers, however, because debt servicing had also risen. After 1976, net transfers declined as a share of GDP. By 1980, the fraction of new lending used to finance interest payments had doubled. (World Bank, 1992:44-45)

113. Clearly, the situation had begun to deteriorate and it was to grow even worse after 1980. Third world export volumes decreased and earnings stagnated; the ratio of interest payments to exports increased; and the share of new loans used to meet obligations on past loans increased significantly. In other words, the debt indicators for these countries showed marked deterioration.

114. The response of the international banking system was quick and predictable. The banks, which realized that what was emerging was no mere short-term problem, applied the brakes on new lending and made conditions for borrowing stiffer; in particular, there was a hike on interest rates. Consequently, many countries were unable to meet their debt obligations as scheduled and began to accumulate arrears. In August 1982, Mexico, one of the largest debtors, sent shock waves through the international financial community when it declared a moratorium on external debt servicing. Similar announcements were subsequently made by over 20 countries, including Brazil and Argentina, among the top borrowers in the third world. According to the World Bank (World Bank, 1992:46), within two years of Mexico's announcement, more than 30 countries, responsible for half of the debt of the developing world, had fallen into arrears and were

renegotiating. "The debt crisis had arrived". Again, according to the Bank, "*the crisis which began in 1982 was the most widespread debt problem in history*". (World Bank 1992:461)

115. The significance of the debt crisis was that it put to a severe test not only the debt-servicing capacity of the developing world but also the viability of the international financial system itself. This system, led by the Federal Reserve System of the United States, was compelled to launch a massive rescue operation, ostensibly to help the debtor countries but effectively to save itself from the prospects of billions of dollars going down the drain, which would have put the financial world in serious jeopardy. The only way to save the system from total collapse was to persuade commercial banks to keep on lending in the hope that the debtors would eventually develop the requisite capacity to meet their obligations. The rescue operation epitomized the interesting contradiction between the interests of individual banks and the collective interests of the financial system.

"Individually each bank is better off by withdrawing from new lending; collectively, all are better off by not withdrawing. Imposing the collective interest was the essential objective of the concerted lending package, in which commercial banks refinanced some of the interest due to them, and thus helped to diffuse the threat to the international banking system."
(World Bank, 1992:51)

116. The impact of the debt crisis on the developing countries was to be far-reaching. Almost immediately, it led to a retrenchment of general budgetary expenditures and of spending on imports. These had the effect of seriously curtailing expenditure on the social services, including health and education. Reducing imports in many cases meant reducing purchases of much needed capital equipment and spare parts, with obvious consequences for economic growth. Other measures undertaken were raising taxes and domestic borrowing, the latter resulting in serious inflationary consequences. In many countries, this situation triggered capital flight, which in turn aggravated the external payments problem. In these circumstances, many countries experienced a contraction of consumption and investment, again undermining prospects for growth. Thus, the situation had become enormously complicated.

117. The international banks attempted to deal with the crisis by devising different strategies for dealing with private debt (which was essentially the concern of middle-income countries) and public debt (the concern of low-income countries). With respect to the former, the approach was - as pointed out earlier - to reschedule repayments so as to create a situation whereby debtors would not be compelled to default. Almost invariably this meant requiring the debtors to submit to economic reforms centred on macroeconomic stabilization and worked out closely with the International Monetary Fund (IMF). There have also been other initiatives (the Baker Plan, the Brady Plan, etc.), but no simple solution to the problem has yet been found.

118. With respect to public debt, which is obtained on highly concessional terms, a variety of measures have been attempted, including additional financing, debt forgiveness and greater debt relief through the Paris Club, to name only a few.

119. Where do we now stand with respect to the debt crisis, more than a decade after it so forcefully hit the headlines? The answer to this question depends on which group of countries we are considering. According to the World Bank, "*the debt crisis affecting middle-income countries worldwide is past*", although it concedes that "*several middle-income countries are still heavily indebted*" (World Bank, 1992:59). However, this is not true of "over two dozen" low-income and lower-middle-income countries, many of whom are in Africa. For them, the debt crisis is unfortunately still in full swing. Their predicament, therefore, deserves a closer look.

B. The African debt crisis

120. Much of what has been said above applies to the African continent as well.¹ As in most developing countries, the initial phase of the African debt crisis came immediately after the first oil shock of 1973. This raised the oil import bill considerably but it was also a period of boom in primary export prices. The latter created great expectations for continually high export revenues as well as enhancing the credit-worthiness of the borrowing countries. This, coupled with the easy availability of "petro-dollars", led to a considerable expansion of borrowing by African countries. As noted by one analyst:

"In this exuberant phase, Africa acquired many of its now notorious 'white elephants' - hotels, refineries, steel mills, new capitals, hospitals, airports, etc. - which it did not need, could not use and could not afford. Even in countries where commodity prices had been declining (e.g., copper in Zaire and Zambia; iron ore in Liberia and Mauritania) external financing was provided and taken, largely to maintain consumption, because both borrowers and lenders believed prices would rise again." (Mistry, 1988:4)

121. Far from this happening, what followed was a period of collapse of export prices which lasted for more than a decade. This period also witnessed the second oil shock and further build-up of Africa's debt, partly to finance the higher oil import bill and partly to avoid drastic cutbacks in public spending. Then followed a third phase, which can be dated from the eventful year of 1982, when Africa's economic performance started deteriorating seriously, thereby eroding its capacity to service debt and consequently leading to the accumulation of arrears and to the exacerbation of the debt crisis (Mistry 1988:5-6). Thus, the escalation of Africa's debt crisis has generally followed the global pattern.

122. But there are a number of factors that lend specificity to the African situation. In the first place, in the 1980s Africa's economic performance was clearly the worst of all regions in the world; no wonder therefore that this period has been described as a lost decade for Africa. To put it more graphically, the average African is worse off today than he/she was at independence a generation ago. While economic and social performance during the first decade or so after independence was generally respectable, developments since then have been nothing short of catastrophic. This has meant *"weak growth in the productive sectors, poor export performance, mounting debt, deteriorating social conditions, environmental degradation, and the increasing decay of institutional capacity"*. (World Bank, 1989:18)

123. One abiding feature of this general malaise has been the emergence and acceleration of the debt crisis. To quote the Secretary-General of the United Nations, *"external debt is a millstone around the neck of Africa"* (United Nations, 1993). The crisis had reached such proportions that a special summit of OAU Heads of State and Government had to be convened to deliberate on this specific problem. Africa's total debt in 1992 stood at about \$282 billion (see table 1), which was *"about two and a half times greater than in 1980, while sub-Saharan Africa's debt had more than tripled"* (United Nations, 1993). This represents 93 per cent of total regional GDP and 256 per cent of the annual value of the exports of goods and services. And the debt-service ratio was 24 per cent in 1991. What is more alarming is that these unhealthy developments have taken place in spite of repeated rescheduling. As one student of the problem asked: *"Why, after grant flows to Africa have increased from \$6 billion in 1982 to nearly \$12 billion in 1990, after debts totalling nearly \$7 billion have been cancelled, and a further \$1 billion swapped or converted in one way*

¹ In talking about Africa, generalizations can often be misleading. A worthwhile distinction in this case is between sub-Saharan Africa (45 African countries south of the Sahara, excluding South Africa and Namibia) and North Africa (Algeria, Egypt, the Libyan Arab Jamahiriya, Morocco and Tunisia). All of the North African countries are in the middle-income category. In addition, their debt problems are quite distinct from those of the rest of Africa. This point needs to be kept in mind throughout the rest of this paper, although the scope of the paper is too narrow to permit detailed treatment of each group of countries.

or another, have Africa's outstanding obligations continued to climb inexorably upwards?" (Mistry, 1992:135).

124. While the size of the African debt is not large in absolute terms and relative to figures for Latin America, for example, it is nevertheless considerable relative to the continent's economic situation:

"In relative terms it has crippled, and unless tackled, will continue impairing the ability of African economies to reverse steadily declining per capita incomes. It is not widely appreciated that annual debt-service burdens remain excessively onerous although actual payments of principal and interest by low-income countries in sub-Saharan Africa in 1990 were less than 37 per cent of scheduled debt service (after repeated rescheduling). Yet, even at that reduced level they accounted for over 85 per cent of the region's estimated GNP in 1990 and 28 per cent of export earnings; implying that scheduled payments would have absorbed 22 per cent of total sub-Saharan output and nearly 70 per cent of its export earnings in that year!" (Mistry, 1992:135).

Thus, even if the absolute size of the debt does not compare with that of other regions, its rate of growth is dramatic, having almost doubled in a matter of five years.

125. Perhaps more revealing is the worsening of Africa's debt position, as reflected in the debt/GNP and debt/exports ratios. For the continent as a whole, debt as a ratio of GNP more than doubled between 1982 and 1990, having risen from under 46 per cent to almost 95 per cent. In fact, for sub-Saharan Africa, this figure was a staggering 110 per cent in 1990. The ratio of debt to exports rose from 162 per cent to 291 per cent, reaching 345 per cent in the case of sub-Saharan Africa. The 1990 figures are much lower for Latin America and Eastern Europe (Mistry 1992: 142). Thus, African debt is certainly onerous judged relative to the performance of GNP and export earnings.

Table 1. Developing Africa's external debt and debt service, 1989-1992

	1989	1990	1991	1992(e)
Total external debt, \$US billion	268.3	278.8	281.0	281.8
Debt service, \$US billion	24.2	27.6	27.1	26.1
Ratios (%)				
Debt GDP	93.8	86.9	94.9	92.6
Debt/exports of goods and services	314.2	260.8	265.3	255.9
Debt service/exports of goods and services	28.3	25.8	25.6	23.7

Source: ECA, 1993:31.

(e) = estimate

126. A related matter is the debt-servicing problem. By 1990, the total debt service (repayment of principal plus payment of interest on past loans) for Africa had reached about \$27 billion. In fact, the cumulative debt service for 1983-1990 was far in excess of what the continent's total debt was in 1982. Between 1985 and 1987, payments of interest on debt represented 15.8 per cent of total government spending, compared to 12.4 per cent on education and 3.9 per cent on health (United Nations, 1993). Even though sub-Saharan

Africa's debt service during this period was also greater than what its outstanding debt was in 1982, the region has not been able to meet its obligations, with the consequence that it has been accumulating arrears:

"As it is, Africa as a whole can only meet about two-thirds (and sub-Saharan Africa less than half) of its originally scheduled debt-servicing obligations, with the balance having had to be rescheduled or having built up as arrears. These arrears amounted to a massive \$14 billion last year, up from only \$1 billion in 1980." (United Nations, 1993)

As far as Africa is concerned, therefore, the debt crisis is here to stay for the foreseeable future unless dramatic measures are urgently taken to solve it.

127. The African response to the crisis has been to seek more lending abroad and to attempt economic reforms at home, processes which are not unrelated. On the whole, many successful renegotiations of debt have been carried out and official capital flows have continued to come, even though they have not brought the crisis anywhere near resolution.

128. The reforms have been even less satisfactory and, if anything, seem to have compounded the difficulties involved in the continent's efforts at economic development. In many instances, these reforms have been attempted in the context of economic stabilization and structural adjustment programmes (SAPs), usually launched on the basis of "firm advice" from the World Bank and the International Monetary Fund and under the watchful monitoring of these institutions.

129. One important consequence of increasing debt-servicing difficulties has been a serious erosion of import capacity. Whether or not carried out as part of demand management policies in connection with SAPs, for many African countries import restraint has meant reduced imports of fuel, industrial machinery and other capital goods, spare parts, and even food. Given the high import-dependence of most of these countries, a reduction in imports has meant impaired capacity for agricultural and industrial progress.

130. Reforms have also meant curtailing government expenditures, all too often meaning reduction of per capita spending on health, education and other social services; it is noteworthy that items such as defence and security are seldom affected by such retrenchment of public expenditures. This has further accelerated the process of deterioration in the continent's social infrastructure. According to the World Bank, *"in several countries expenditure on social services is sharply down, school enrolments are falling, nutrition is worsening, and infant mortality continues to be high. Open unemployment in the towns, especially of educated youth, is also on the rise."* (World Bank, 1989:2-3)

131. In general, the much vaunted fruits of reform have proved illusory. According to ECA, *"the performance under conventional structural adjustment programmes has been at best patchy and, in many ways, disappointing"* (ECA, 1992:3). And it is now openly admitted by even the World Bank (Elbadawi *et al.*, 1992) that SAPs in Africa have not delivered what they promised. In economic terms, they have failed to raise GNP per capita, saving, consumption, investment, export earnings, etc.; they have not managed to curb inflation; and they have not made a dent in the chronic balance-of-payments deficits of African countries. In social terms, they have meant rising unemployment, declining real incomes, spiralling prices, and reduced availability and higher costs of social services (Stewart, 1991).

132. In short, the economic and social consequences of the debt crisis have been grave for Africa. It remains to add, however, that their impact is not uniform on all segments of society. They tend to be especially severe on certain constituencies, of whom women represent the most numerous and the most important. It is to a more specific treatment of this problem that we now turn.

II. IMPACT OF THE DEBT CRISIS ON WOMEN

A. General

133. Although there is a voluminous amount of writing on the African crisis, there is very little analysis directed at examining its impact on women. We therefore have very limited concrete knowledge of how the crisis affects women in their various roles. And whatever limited writing is done in this area tends to be general and impressionistic. As the Director-General of the United Nations Office at Vienna observed, what happens to women in the context of the crisis takes place "*in a kind of factual darkness at what could be called the micro-level of the home, the workplace and the community*" while "*the crisis itself (is) expressed in terms of macroeconomic variables*" (United Nations Office at Vienna, 1988:8). This is especially so of an issue such as the debt crisis, which is invariably discussed in macroeconomic, almost abstract terms. It is difficult to get from such writing even an inkling that the victims of the crisis are real people facing real, day-to-day problems.

134. Reduced to essentials, the central meaning of the African crisis, of which the debt crisis is but one component, is the deterioration in the quality of life. In many countries, "*the main issue at stake has not been one of economic and social development, but one of sheer survival*". (ECA/OAU, 1985:1-2). It needs to be stressed that in the struggle for survival, the brunt of the burden is borne by women. This is because in Africa, as elsewhere in the world, women "*care for children, for old people, the sick, the handicapped, and others who cannot look for themselves*". (Joint UN/NGO Kit No.6, 1989:16). One hastens to add that women are not only carers but also providers, given the large numbers of women-headed households.

135. In general, in an environment of economic and social crisis such as the one Africa is trapped in today, it would be no exaggeration to state that women as a group have been the most adversely affected. This is because, in their roles as producers (especially of food), as mothers, as wives, and - in many countries - as breadwinners for the family, but most importantly, as a disadvantaged constituency, women are particularly vulnerable to the various dimensions of the crisis. Even worse, however, is that women are also negatively affected by the measures governments take to cope with the crisis (see below).

B. The African situation

136. In dealing with the social impact of the debt crisis, and especially its effect on African women, it would be useful to bear in mind that the overall impact is a result of the combined operations of two forces. The first refers to the problems created by the crisis itself and the second to those that emanate from efforts to resolve the crisis. Since these problems are highly interrelated, they can be discussed jointly.

137. As pointed out above, several African countries have resorted to SAPs in order to address the general economic crisis and the debt crisis, which is an important component of the larger problem. There is sufficient evidence to demonstrate that SAPs impose substantial social costs, many of which are often borne by women.

138. This can best be illustrated by looking at the components of SAPs, the major ones being the following:

- (a) Devaluation of currency;
- (b) Retrenchment of government expenditures;
- (c) Removal of subsidies for food, health, education, transportation, etc.;

- (d) Introduction of user charges for services provided by the State, such as education, health, etc.;
- (e) Lifting of government controls on prices, liberalizing imports, and generally allowing a greater role for the market;
- (f) Reform of the civil service and public enterprises, and privatization;
- (g) Restraint on increases of wages and salaries; and
- (h) Tightening of money supply and putting a ceiling on credit.

The overall social impact of those and other SAP measures is reflected through their impact on incomes, prices and the availability and cost of essential services.

139. The first way in which incomes are affected is through reduced employment. Measures such as privatization as well as public enterprise and civil reform usually involve layoffs of large numbers of workers, automatically leading to reduced incomes. Also, the general retrenchment of government expenditures means that the capacity of the government, which in most African countries is the major employer, to generate employment is seriously eroded. Thus, we are told that in the 1980s, *"wage employment fell significantly in Côte d'Ivoire, the Gambia, the Niger, Swaziland and Zambia while in Malawi, Mauritius, Seychelles and Zimbabwe the increase was well below the growth in the labour force"*. (Stewart, 1991:1850)

140. Secondly, incomes are affected through declines in real wages brought about by the restraint on money wages in the face of inflation, on account of price decontrols and the inflationary impact of devaluation. For example:

"In sub-Saharan Africa out of 18 countries for which there is evidence, real wages fell during 1980-1986 in 16 ... In some countries the fall was sharp. For example, in the United Republic of Tanzania, the real minimum wage in 1986 was 35 per cent of its value in 1980. In Nigeria, the average wage fell by 25 per cent during 1980-1985 and the minimum wage by 45 per cent." (Stewart, 1991:1850)

141. The availability and cost of social services are also adversely affected in times of adjustment. First, government expenditures on health and education, for example, have tended to decline on a per capita basis. One study (Jespersen, 1992:27) concludes that government spending on health, education, economic services and infrastructure (*"all of which register high rates of social return and tend to benefit the poor more than do other services"*) was cut disproportionately between 1980-1981 and 1985-1987. It is interesting to note that these developments took place parallel with a significant increase in the share of interest payments.

142. Second, subsidies have been withdrawn and user charges introduced or raised where they were already in existence. This has meant deterioration in the health and education situation, some manifestations of the former being poor services, shortage or unavailability of essential drugs as well as declining attendance at public health facilities, re-emergence of diseases that had been eradicated, etc., examples of the effects of the latter being declining school enrolment, increasing dropout rates, closure of schools, etc.

143. Such developments, which affect society as a whole, have an even larger impact on women. Reduced incomes mean women, as providers for the household, have to exert extra effort to sustain the family. Higher prices, especially those of food and essential services, compound their tasks. Reduced availability of health services and their higher costs, with their consequent impact on nutrition, impact most strongly on women and their children.

144. Perhaps the most telling example in this regard is Ghana, a country often hailed as a success story of adjustment:

"The costs and burdens of structural adjustment have fallen ... on the poorer sections of the population. Partially as a result of cuts in wages and public expenditures, currency devaluation, and the introduction of user fees for health and educational services, illiteracy and drop-out rates have risen and malnutrition and illness among the poor have increased. When the minimum daily wage of 218 cedis (Ghana's currency) was announced in 1990, the Trades Union Congress calculated that an average family needed 2,000 cedis a day for food alone."

Nor is this all:

"The elimination of thousands of government jobs under the adjustment programme has also had a deleterious impact on the economy and the people. Aside from the direct impact these cutbacks have had on urban unemployment rates, second-tier effects are being felt by the dependents of the newly unemployed, many of whom have been forced to take to the streets in search of income for their families. It is estimated that in Ghana an average of 15 people are at least partially dependent on each principal urban wage earner." (Development GAP, 1993:24-25)

145. One important consideration that does not always receive the attention it deserves is the impact the economic crisis and consequent adjustment measures have had on women's time. These measures have:

"Exerted increasing pressures on women in each of their four roles - as producers, as home managers, as mothers and as community organizers. More time has been needed for each role; but given that many poor women were already working 12 hours a day or more, there is an overall time constraint, so that additional time on one activity is at the expense of another. In particular, as women spend more time on income-earning activities outside the home, the time available for maternal and home management responsibilities lessens, reducing the efficiency with which outside resources are used, and thus the welfare of the household." (Stewart, 1991:1853)

The rest of this paper attempts to discuss the impact of the African crisis on women, with specific reference to employment, health and agriculture.

C. Impact of the debt crisis on women's employment

146. The conventional view of employment refers to work done for financial remuneration. This understates grossly the contribution that women make to economic life. National income statistics record only work that is paid. Women's work, though backbreaking and indispensable, seldom figures in statistics, because it is generally categorized as "unproductive", i.e., unpaid work. For this reason, women's work is unrecognized in official data. It should be added that this refers not only to domestic work, but even to tasks performed outside the house, including work on the farm or trading activities.

147. This gives rise to a number of problems, given the multiplicity of tasks performed by women:

"Major issues in measuring women's economic activity include gender-based stereotypes, the employment status of unpaid family workers, the reference period, the informal sector and rural activities. Since multiple activities of women add up to relatively long hours of work, the problem becomes particularly acute in cases where agricultural work and household

In other words, we are up against a serious information gap in attempting to understand the problem of women's employment. The only certainty is that the data are either unavailable or, when available, gender-blind.

148. Still, we can make certain fairly established generalizations with respect to women employed in the formal sector. In the first place, they make only about one-third of paid employment (ILO/JASPA, 1993). Secondly, when employed, they are confined to lower status, lower-paying jobs. Even where they have the same skills as men, they have little opportunity for upward mobility. Their informal sector employment *"takes the form of small-scale, entrepreneurial activities operated outside government regulations where conditions of work are far less in women's favour"* (Beckley, 1992:15). In other words, even in "normal", i.e., non-crisis, situations, the labour market is heavily biased against women.

149. The crisis makes matters much worse for them. One visible impact of the crisis is reduced employment in general, but especially for women. Thus, *"with total overall productive employment expanding at 2.4 per cent per annum, while the African labour force expands at 3.2 per cent per annum, the unemployment situation in Africa worsened further in 1991. (And) the employment prospects for the 1990s remain bleak."* (ECA, 1992:27)

150. The immediate cause of reduced employment are budgetary retrenchment, reforms in the civil service and public enterprises as well as privatization that inevitably lead to the laying off of workers. One source indicates that employment in Africa has declined by 16 per cent as a result of the crisis (Etim, 1992:20). Usually, it is women who are the first to lose their jobs in times of labour retrenchment. In Ghana, for example:

"Retrenchment initially affected ghostworkers' and the lowest paid, such as drivers, cleaning personnel, watchmen, secretaries, clerks and unqualified rural school teachers, that is, jobs in which the proportion of women employed is substantially higher than average".
(Jespersen, 1992:22)

151. Even when it is men who lose jobs, it is women who are expected to ensure the viability of the family. The impact of this on family welfare is far-reaching, especially where women are household heads but even where they are not. Even when they do not lose their jobs, the decline in real incomes on account of inflation and policies of wage restraint forces women to resort to several coping strategies, all of which are demanding of their time and energy. Some of these options are taking up jobs in the informal sector to make ends meet; working longer hours in income-generating activities; engaging in cross-border trade, usually involving extended absences from home; migration; and - where everything else fails - drastically cutting down on family consumption.

152. Employment in the informal sector is less remunerative than in the formal sector, and some of the activities, including domestic service and prostitution, seriously erode human dignity.

153. The other response to unemployment, whether of the husband or wife, is migration, either from the country to the city (and sometimes in the opposite direction) or to an altogether different country. Sometimes it is only the men who migrate, in anticipation of sending assistance to their families.

"Out-migration of men has forcibly made the women the major, if not the sole, supporter of rural households, and the number of women-headed households relying on insufficient and unstable remittances has grown, especially in societies where women's access to assets, credit, land, and so on is restricted. Where men migrate to rural areas they often set up other households, resulting in a declining responsibility to their families in the urban area. Urban women who have to spend more time working as well as seeking cheaper foodstuffs

also find that more pressure is put on them to compensate for failure of the public system to satisfy increased demand for social services." (Vickers, 1991:31)

154. Sometimes it is the entire family that migrates to other countries, compounding the African refugee problem, which is already the most serious in the world. But it has not proved a satisfactory answer to deprivation:

"At the same time that the debt contributes to an outpouring of people, some governments ... find themselves with fewer resources to respond to the needs of refugees and migrants who seek security within their borders. The debt crisis means that public spending declines and resources are simply not available to provide the necessary assistance to refugee populations. Nor is the economy able to absorb large numbers of people in need of jobs." (Vickers, 1991:32)

155. While some of the problems are general, others are specific to women:

"Women particularly face problems of illiteracy and lack of education and training, cultural norms which restrict movement of refugees outside their compounds, sexual biases within refugee communities and lack of time to devote to income-generating activities." (Vickers, 1991:31)

156. It is not only through loss of jobs and its attendant consequences that the debt crisis affects women. Of a less direct nature, but more significant over the long haul is the impact of reduced spending on education and of the introduction or raising of school fees on women's long-term employment opportunities. These are felt more by girls than by boys:

"As school fees increase or schools close down, families often choose to invest more in their sons' education than their daughters'. Furthermore, the increased domestic workload during hard times may fall more heavily on female children, inhibiting their progress in school and shortening their education. This has long term implications since the lack of education is both a cause and effect of women's low status." (Etim, 1992:20)

It should be added that the issue is not merely a matter of status but also of the prospects of the girls getting employment when they grow up.

157. To recapitulate, the adverse impact of the debt crisis on women's employment and incomes manifests itself in several ways, the major ones being the following:

(a) Limited new job opportunities in view of the economy's constrained capacity to generate employment, a situation that affects women more than men;

(b) Reduced employment on account of adjustment measures such as civil service and public enterprise reform as well as privatization, women being the first to go in such circumstances;

(c) Greater "informalization" of women's employment as more and more of them are forced to seek livelihood outside the formal sector, a process that often entails reduced remuneration and less desirable conditions of work;

(d) Declines in real incomes on account of price rises subsequent to price decontrols and devaluation, forcing them to resort to various coping strategies, all of which add to their already considerable strains;

(e) Managing households single-handedly when their husbands lose jobs and/or migrate in search of employment; and

(f) Reduced employment prospects for young girls because of limited and declining access to educational opportunities.

D. Impact of the debt crisis on the health of women

158. As is well known, the African health situation leaves much to be desired, as reflected in low life expectancy, high infant and child mortality rates, limited access to health services, etc. The situation of women is even more critical. The maternal mortality rate of 561 per 100,000 live births is unacceptably high; nutritional anaemia is widespread on account of inadequate facilities for health and social care, low income and repeated pregnancies, the estimate being that two out of three pregnant women and one out of two non-pregnant women suffer from iron deficiency anaemia: and they are subject to considerable stress (OAU and UNICEF, 1992:159).

"Overwork, stress and fatigue are characteristic features of their daily routines. Critical health threats exist. An estimated number of 150,000 women in Africa die (every year) and an equal number suffer from permanent disabilities occurring as a result of complications from pregnancy and childbirth. The average African woman is reported as having 6.6 children." (Beckley, 1992:16)

159. As pointed out earlier, health is one of the services most adversely affected in times of crisis. First, almost invariably there is a decline in per capita health expenditure. According to one study, *"real per capita government expenditures on health in 1985 were below their 1980 level in 50 per cent of the countries for which data are available. By the end of the 1980s, this proportion had risen to 64 per cent"* (Jespersen, 1992:36). Although a number of countries focused on a strategy of primary health care, some others were unable to do so because of the squeeze on health resources and a bias towards urban health services such as hospitals; in fact, primary health care was curtailed in one out of five African countries during the 1980s (Jespersen, 1992:37).

160. It is worth noting that the components of health spending that were most adversely affected were investment, maintenance and other non-wage recurrent costs. This meant a substantial rise in the share of wages, so much so that in Benin, Burkina Faso, Cameroon, the Central African Republic, Ghana, Mauritania and Zaire, more than 70 per cent of the recurrent health budget was represented by wages (Jespersen, 1992:37). The disproportionate decline in expenditures on drugs, other consumables and maintenance led to a serious deterioration in both the quantity and quality of health services. Furthermore, devaluation leads to a rise in the prices of imported drugs and medical equipment. Therefore, in many cases, health establishments could accomplish little more than meeting their payrolls. In any case, the salaries are invariably low and usually paid after considerable delays, thereby sapping the morale of health personnel.

161. Another effect of the decline in health expenditures has been increasing reliance on foreign sources, thereby making planning of the health service dependent on donor goodwill and hence unreliable. It has also meant withdrawal of subsidies and increasing recourse to cost-recovery schemes that have proved of dubious utility. Thus, *"a WHO review of 12 recent experiences with user charges for health care shows ... that these fee systems have yielded very low, and in some cases, negative additional resources and have deterred the patients at great risk"*. (Jespersen, 1992:38)

162. All these add up to a serious deterioration of the health services: *"rising malnutrition and infant mortality rates, a rising proportion of high-risk pregnancies, and babies with very low birth weight,*

163. The examples of Zambia and Ghana are illustrative. Take the case of Zambia first:

"There was a sharp drop in Zambia's nutritional and health status and a sharp rise in child mortality during the 1980s. UNICEF has estimated that the share of child deaths (under-fives) attributable to malnutrition rose from 29 per cent in 1977 to 43 per cent in 1983 - a reflection of deteriorating economic conditions and drought. As hunger and disease increase, the health services have been cut sharply, and the proportion of the dwindling health budget that is spent on primary health care in rural areas and on essential drugs has diminished markedly; maintaining staff levels leaves less and less for essential drugs, bicycle spare parts for rural workers and other basic equipment." (Vickers, 1991:81-82)

In Ghana:

"Old equipment in health institutions could be neither repaired, due to lack of spare parts, nor replaced. Basic drugs such as nivaquine and aspirin, and consumables such as bandages, needles and syringes were in desperately short supply. The exodus of health workers worsened an already inequitable distribution of health.

"These constraints led to a contraction of health services in situation where effective coverage was already poor and health status low... Those services available functioned below capacity, incapable of tackling major health problems such as communicable diseases, environmental problems, and maternal and child health including nutrition. Hospital records show that annual attendances dropped considerably." (Vickers, 1991:94)

Other country experiences could also be cited at length, but the general picture is the same.

164. However, such descriptions, although entirely accurate, do not bring to light the fact that the impact on women and children is even more adverse. This impact manifests itself in many ways, some of the major ones being the following:

- (a) Reduced per capita expenditure on health means reduced availability of health services, making the situation of women - who are already disadvantaged - even more precarious;
- (b) The withdrawal of health subsidies and the introduction or raising of user charges makes whatever health care is available less affordable for women and their children;
- (c) Rises in the prices of imported drugs further reduce their accessibility to women; and
- (d) While the above represent the direct effects of the crisis on the health of women, there are indirect ones as well. Apart from the fact that women's health and nutrition are negatively affected by the crisis, it also means that greater responsibilities fall on their shoulders on account of the multiple tasks that they perform as mothers, wives and as carers for the old, the sick, the handicapped and others who cannot care for themselves. In addition, when food prices rise, as they inevitably do in times of economic crisis, it is the responsibility of women to ensure that the family is fed, even if they themselves have to eat last or not at all. The impact of this on their nutrition and health is grave, and it is transmitted to their offsprings. Many cases of interrupted pregnancies and delivery of underweight children are directly linked to malnutrition of mothers. Also declining educational expenditures, by reducing educational opportunities available to young girls, deny them the benefit that education offers in the form of better understanding of health and sanitation.

165. Thus, the debt crisis and the accompanying economic squeeze reduce the availability of health care for women while raising its cost. The overall effect is therefore one of further marginalizing women in

terms of access to health care. And given the intimate relationship between maternal and child health, the impact of the crisis is not confined to those who are mothers now but also extends to those who will be mothers tomorrow. It is thus an effect that has the capacity to multiply itself across generations.

E. Impact of the debt crisis on women in African agriculture

166. The role played by the agricultural sector in African economies is well-known. This role is particularly pronounced in the sector's contribution to national income, employment and foreign exchange earnings. It is especially noteworthy that African agriculture is dominated by the small-holder subsector, even if private and state large-scale farms have been favoured by government policies in several countries.

167. It is also now fairly widely recognized that the role of women in African agriculture is very significant in the areas of production, processing and marketing. It is estimated that women account for 60-80 per cent of the agricultural labour force, although there are considerable variations between countries. In addition, it is estimated that they are responsible for 70 per cent of food production, 50 per cent of domestic food storage, 100 per cent of food processing, 50 per cent of animal husbandry, and 60 per cent of agricultural marketing (Kandiyoti, 1985:30-31).

168. It is widely assumed that women play a significant role in food production and a modest one in cash crop production. This characterization, although correct up to a point, can be misleading. It is not that women's role in cash crop production is insignificant; it is simply that most of the remuneration goes to men, even though women's contributions are far from marginal (Tadesse, 1984).

169. The many constraints within which African agriculture operates have a markedly different impact on women, subjecting them to lower productivity compared to men. In general, their access to productive resources such as land, technology, credit and other inputs is much more constrained than those of men. Land, for example, is not only an indispensable means of production, but is also serves as collateral for obtaining credit and its ownership is an important requirement for getting access to inputs such as agricultural extension, irrigation and chemical inputs. But "*in most independent African States, land continues to be assigned to husbands of households [sic], so that most African women have limited or no access to land resources and other productive resources*". (Milimo, 1987:73)

170. The same applies to agricultural technology:

"Most literature on farmers' access to technology ... discloses that female peasant farmers are more seriously affected. The literature indicates that discrimination is practised in the farming technologies employed by men and women. In women's farm work, for instance, the hoe is still the dominant element. Where draught animals have been introduced, they are driven by men. There has been little mechanization of the work done by women ... In most countries where draught animals are widely used and are owned by men, the men hire them out to the women at ploughing time. As a result, the women suffer from loss of income, primarily because they often must pay rentals to the owner of the farm animals and secondly because they are not in a position to choose the most appropriate time for ploughing their own land." (Milimo, 1987:74)

In other words, in spite of the fact that women occupy an important place in African agriculture, they work under serious constraints and are either poorly remunerated or not remunerated at all.

171. It is in this context that the impact of the debt crisis on African women agriculturalists must be viewed. It must be noted, to begin with, that the African agricultural crisis (often referred to as the food crisis) antedates the debt crisis. For a long time now, African agriculture has been performing badly. Thus, the index of agricultural production grew by 0.5, 1.3 and 1.6 per cent in the periods 1975-1980, 1980-1985

and 1986-MR, respectively.² Given population growth rates for the same periods of 2.6, 3.0 and 3.1 per cent, per capita agricultural production has fallen by 2.1, 1.7 and 1.5 per cent, respectively (UNDP and World Bank, 1992:11, 221). The decline in per capita food production is even greater. The volume of agricultural exports has also been declining during these periods.

172. It is on this catastrophic situation that the debt crisis and the adjustment programmes it triggered were superimposed. As in other sectors, the crisis meant a tightening of resources devoted to agriculture, especially in the areas of rural infrastructure and agricultural services. For example, there was a sharp drop in capital expenditure on agriculture in Ghana, Malawi and the United Republic of Tanzania, "with a slump in the share of government expenditure going to agriculture and a decline in the level of total government capital expenditure" (Stewart, 1992:321). In the Niger, too, where farm credit and input subsidies were abolished, there was a decline in public spending on rural infrastructure and agricultural services.

173. The impact of resource cutbacks is greater in agriculture than in other sectors, because of the dominant role played by this sector in African economies. Especially significant in this instance are reduced investment in rural infrastructure and higher prices of inputs, which have adverse consequences on agricultural output.

"In many cases of extreme foreign exchange constraints, the agricultural sector suffers in general, and small farmers especially, from an acute shortage of all types of inputs (fertilizers, hoes, seeds), and from deficient transportation systems ... Adjustment policies sometimes aim to increase inputs to the agricultural sector, but they rarely if ever make any specific attempt to steer resources to the small-scale farmer." (Cornia *et al.*, 1987:187)

174. Adjustment measures are also likely to have an adverse impact on small-scale producers in other respects as well. Since the basic thrust of such measures is to switch resources from non-tradeable to tradeable, they tend to favour those producing for the market vis à vis those producing for their own consumption.

"In macroeconomic adjustment, the prices of goods and services that are traded are increased relative to non-tradeable. Therefore, the small farmer growing primarily for self-provisioning will be worse off than small farmers who produce for export, who will benefit from export-promoting policies. With the exception of those smallholders who are able to produce for export (e.g., growers of cotton, groundnuts, tea, cocoa, and coffee), small farmers are mainly found in the sector producing neither tradeable output nor inputs for tradeable. In Ghana, for example, adjustment policies have largely ignored the small-farm sector while rehabilitating the estate sector." (Cornia *et al.*, 1987:186)

Given the fact that most African women in agriculture are engaged in the subsistence sector, it means their interests are seldom accommodated by adjustment policies.

175. It should also be noted that adjustment policies by themselves cannot pull African agriculture out of the crisis unless steps are taken to remove the structural constraints within which it operates. Thus, it is not enough to "get prices right" when physical infrastructure is deficient, markets are fragmented, and farmers have limited access to vital inputs.

176. To summarize, the crisis affects African women in their roles as producers and providers. In the former capacity, they are hurt by reduced investment in infrastructure and agricultural services; by the relative disadvantage faced by food crops relative to cash crops on account of some adjustment policies; by rises

in input prices; and by the credit squeeze that the crisis inevitably creates. In the latter capacity, they are subject to the strains of providing for their families in an environment of worsening food insecurity, which means reduced availability of food and higher prices. In sum, African women engaged in agricultural activities are seriously disadvantaged even in "normal" circumstances, and their situation is rendered even worse in times of crisis.

III. FORWARD-LOOKING STRATEGIES AND RESPONSES TO THE DEBT CRISIS

177. The United Nations Decade for Women (1975-1985) played an important role in highlighting the plight of women and in galvanizing governments and international bodies to take action for improving their situation. However, the closing years of the Decade coincided with the onset of the debt crisis and a general deterioration in the world economic situation, which undermined efforts being made towards realizing the Decade's objectives. This was especially so in developing countries, by far the most vulnerable group.

178. The Decade culminated in the adoption of the Nairobi Forward-looking Strategies for the Advancement of Women, which were endorsed by the United Nations General Assembly. The resolution endorsing the Forward-Looking Strategies requested all specialized bodies and agencies of the United Nations to set up, where these were not in existence, "*focal points on women's issues on all sectors of the work of organizations of the United Nations system*" (ATRCW and ILO, 1988:174). And many of them responded positively to this call.

179. Apart from such efforts at institutionalizing women's concerns, there have also been more specific initiatives centred on women. For instance, UNICEF has taken the lead in promoting the strategy of "*adjustment with a human face*" (Cornia *et al.*, 1987). The starting point for this strategy is that orthodox adjustment programmes ignore their impact on vulnerable groups, including women, and argues for taking into explicit consideration such issues in the design of adjustment programmes. This is in addition to UNICEF's regular mandate of advocacy on behalf of women and children.

180. Another example is UNDP, which has made it a primary concern:

"To ensure the integration of women as participants and beneficiaries in all its development programmes and projects, not only because women are significant contributors to economic and social development, but also from the conviction that sustainable development is possible only if women are more effectively involved. In this it encourages concrete action related to commitments accepted by governments when they unanimously adopted the 'Forward-looking Strategies for the Advancement of Women' at the culminating conference of the United Nations Decade for Women in Nairobi in 1985." (Vickers, 1991:47)

181. A number of United Nations agencies have also been promoting strategies designed to give greater support to rural women. Even the international financial institutions, including the World Bank, have realized the need to focus on the social dimensions of adjustment programmes, especially their impact on the poor, including poor women (see, for example, World Bank, 1990).

182. Another area of action has been in the sphere of debt relief or cancellation. There have been several initiatives taken in this direction, the major premise of all of them being that unless significant steps are taken to lighten the onerous debt burdens of the poorest countries, there is little chance of these countries ever getting out of the crisis and even less chance of them embarking on sustainable development.

183. It is noteworthy that NGOs have also been active in drawing attention to the plight of the poor and other vulnerable groups in the context of the debt crisis and structural adjustment. They have been outspoken advocates for debt cancellation and reform of the international economic order with a view to

making it more sensitive to the needs and problems of the poorest segments of society. A typical example of NGO concern is the following recommendation by a symposium:

"Within scrutiny of the debt problem, priority should be given to the interests of the poor, notably poor women, to investment in the social sector, to protection of the environment and to the strengthening of democratic institutions. For the poorest countries, the debt should be cancelled and the finance recouped thereby used for a special fund directed towards jobs for women, the creation of services, and environmental protection." (Vickers, 1991:61)

184. Other NGO activities have included *"conferences and meetings held at local, national and international levels to bring women's issues to public attention, identification of priority problems and seeking solutions, assisting in the collection of data, in research and the production of community guidebooks for action and training manuals"*. (ATRCW and ILO, 1988:174)

185. There have also been a number of initiatives at the regional level. An important development in this regard was the third regional meeting held in Arusha in October 1984 in connection with the Nairobi Conference which later adopted the Forward-looking Strategies.

186. More concrete steps include the following:

"Within the United Nations Economic Commission for Africa, the subregional Committees on the Integration of Women in Development within the framework of the existing Multinational Programming and Operational Centres (MULPOCs) based at Lusaka, Yaounde, Niamey, Gisenyi and Tangier as well as the African Training and Research Centre for Women have spearheaded and promoted the activities of the subregions according to priority areas set forth by each subregion and in line with the Arusha and Nairobi Forward-looking Strategies. These activities have focused on: the role of women in the distribution of foodstuffs, training and research activities in agriculture, food and appropriate food technologies, marketing and processing, health issues such as water and sanitation, development and management of small-scale enterprises, the legal status of women, strengthening national machineries for women in development, as well as training in project planning, implementation and evaluation." (ATRCW and ILO, 1988:175)

187. Another regional initiative was the 1986 Africa's Priority Programme for Economic Recovery (APPER), subsequently adopted by the General Assembly of the United Nations as the United Nations Programme of Action for African Economic Recovery and Development (UN-PAAERD), which stated that *"the focus of attention must be the peasant farmer with special reference to female farmers who dominate food production in most countries"*. (OAU, 1986:12)

188. National governments too have given greater attention to women's concerns. Most have drawn up plans for the implementation of the Forward-looking Strategies; set up national machineries for addressing women's concerns; taken initiatives in data collection and monitoring women's programmes; and attempted to design safety nets for the poor in adjustment programmes.

189. While all these initiatives are laudable, it must be noted that their success has been limited. This is on account of a variety of factors, including the magnitude of the crisis itself, the inadequacy of policy responses and an unfavourable external environment. The problem is therefore no nearer to a solution.

190. It remains to add that women themselves have played very active roles in alleviating the impact of the crisis. In the first place, a lot of work has gone into organizing African women so that they can articulate their concerns and champion their own interests. The mushrooming of women's groups and organizations (with objectives that are fairly narrow at times and comprehensive at others) at national, regional and

subregional levels is an indication of this development. The lobbying work done by such organizations has been important in placing women's concerns on the economic and social agenda.

191. Side by side with efforts at organizing women have been concerted initiatives at raising their consciousness about their plight and about what needs to be done. Such efforts range from popularization of women's concerns to serious research and documentation on them.

192. In addition, African women as individuals have devised a variety of strategies to cope with the crisis. Whether heads of households or not, they assume overall responsibility for ensuring that the family's welfare is taken care of when the means are meagre or even non-existent. The daily sacrifices that they bear in this regard represent the untold story of their lives.

IV. CONCLUSIONS AND RECOMMENDATIONS

193. The African debt crisis is of serious proportions and is unlikely to disappear in the immediate future unless bold measures are taken to resolve it. Its impact on society, and especially on women, has been grave, essentially making an already difficult existence even more difficult.

194. Yet, for all the seriousness of the debt crisis, it must not be viewed in isolation but as part and parcel of a larger and deeper malaise of African societies. The debt crisis is actually a derivative of the balance-of-payments crisis, which in turn is a consequence of a crisis of production, especially of agricultural production. The cause of the larger crisis are many and complex, some of which are internally generated while others are created by the world economic system.

195. The significance of this point is that the debt problem cannot be resolved without resolving the larger crisis. And resolving the larger crisis involves searching for new strategies, part of whose novelty must be that they incorporate women's concerns and that they involve women as equal partners, i.e., as contributors to and beneficiaries from the development process. This is all the more important because the debt crisis cannot be resolved for women alone, even if it has a deferential impact on them. However, any new approaches for addressing the debt crisis must also begin with an appreciation of the fact that although the problem is general, it requires sensitivity to the special problems of women in this regard.

196. Strategies for solving the African debt crisis ought to have both an external and an internal dimension, the former referring to what can be done by the international community (essentially lending countries and institutions) and the latter referring to action by African Governments themselves.

197. In recent years, there have been a number of international attempts to address the problem. It is reported that *"between 1978 and 1990 donors cancelled about \$7.6 billion in aid debt to low-income African countries"*. In addition, France has cancelled about \$2.4 billion of debt owed to it by its former African colonies, and it took further measures in October 1992; the United States has cancelled about \$1.4 billion and Italy has cancelled about \$1 billion owed to it by developing countries, most of which are African. There have also been other initiatives more recent ones being the cancellation of \$1 billion of Zambian and \$200 million of Ethiopian debt (**Africa Recovery**, September 1991:24-25; ECA, 1993a:33).

198. However, those measures - noteworthy as they are - have failed to make a dent in the African debt problem, partly because of its magnitude and partly because *"virtually all the debt forgiven... has been highly concessional aid debt, with only a modest impact on debt servicing"* (**Africa Recovery**, September 1991:25]. And the call made by the United Nations in its New Agenda for the Development of Africa in the 1990s (UN-NADAF) for *"innovative and bold measures to solve Africa's debt problems"* remains largely

199. It should be noted in particular that virtually all measures proposed and implemented to date concern the debt crisis in general but do not focus specifically on women. This is largely because of the general character of the crisis, since it cuts across sectors and genders. To a certain extent, however, it is also because no special attempt has been made to highlight the particularly adverse impact of the crisis on women.

200. What this suggests is the necessity of measures aimed at solving the larger crisis as well as those focusing specifically on women. With respect to the former, what is required is energetic pursuit of measures such as cancellation or highly generous settlement of official as well as commercial debt on a much greater scale and faster than has been hitherto attempted; greater use of debt swaps for purposes considered particularly desirable in periods of crisis and adjustment, such as for poverty alleviation; and more concerted efforts to increase the flow of concessional resources for African countries.

201. With respect to women in particular, three broad areas of action may be suggested:

(a) "Debt-for-women" swaps, which would mean allocating money that would have been used for the settlement of debt for projects that advance the cause of women or shield them from the adverse impact of the economic crisis (with special focus on their health, nutrition and education);

(b) More serious attention by African Governments to the task of designing effective safety nets for the purpose of protecting women from the adverse impact of the crisis as well as from measures taken to resolve it; and

(c) Combining the above, which are essentially short-term measures, with a longer-term strategy that would incorporate women's concerns in development strategies, with a view to enhancing their access to resources, information and decision making.

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THE ISSUE OF WOMEN'S ACCESS TO EMPLOYMENT IN AFRICA*

* Paper prepared by the International Labour Organisation. The views expressed are those of the author(s) and do not necessarily reflect those of the United Nations Economic Commission for Africa.

I. INTRODUCTION

202. The concept of employment as used in this study has certain limits since it refers to the classical definition which divides workers into four categories, namely the self-employed workers, employers, unremunerated family workers and remunerated family workers (ILO/JASPA 1990).

203. It does not take into account unremunerated activities which constitute the daily lot of women and form part of their social function as mothers and guardians of the socio-cultural values of their communities. It also excludes subsistence production activities. Hence, it is not an adequate indicator of women's participation in labour.

204. The notion of "access to employment" also presents certain shortcomings since it generally refers to recruitment and selection procedures which, in turn, depend on a number of factors, including the selection criteria, tests, interviews, access to information and the processing of candidature by governmental or private employment agencies.

205. These shortcomings are due to the fact that factors mentioned above only apply to the modern public or private sector which only engages a marginal portion of female manpower in Africa. Owing to this, it excludes working women in the informal, agricultural and non-agricultural rural sectors of the economy which engage the clear majority of Africa's active female population.

206. For these categories of working women, access to employment mostly depends on access to factors of production, credit, technology, information, training and the market.

207. Apart from these traditional factors, women's access to employment nowadays depends to a large extent on the world economic environment which has undergone considerable changes, controlled by three series of interloping phenomena: the economic recession and the restructuring measures resulting from it, the introduction of new technology and the globalization of the economy which has affected aspects of employment.

208. Employment is also affected by social and political changes. The advent of democracy in a number of countries, the significant progress made by women especially in education and training, the population pressure on urbanization and socio-cultural changes, are some of the factors which have modified women's behaviour and the kind of access they have to employment.

209. Since the establishment of the International Labour Organisation in 1919, its action in favour of improved access of women to employment has centred around international labour standards and legal instruments which establish the principle of equal opportunity for men and women in matters of employment with regard to access, career prospects and increased productivity.

210. The most relevant standards in this connection are Convention No. 100 (1951) on equality of remuneration, Convention No. 111 (1958) on discrimination in employment and occupation, and Convention No. 156 (1981) on workers with family responsibilities. In addition, the ILO Action Plan on Equal Opportunity and Treatment for Working Men and Women (1987) constitutes a framework for strengthening the Organisation's capacity to appropriately meet the needs of its constituents (governments, employer and labour organizations).

211. This action which also comprises technical cooperation, research, training and sensitization activities is in consonance with the initiatives taken at the international and regional level, the substance of which is summarized in the Arusha Strategies for Women's Advancement (1984), the Nairobi Forward-looking Strategies (1985), the Abuja Declaration on Participatory Development (1990) and, more recently, the Abuja Treaty instituting the African Economic Community.

212. The present study analyzes the impact of the economic, political and social changes of the past decade on women's access to employment. Thereafter, it attempts to describe the progress made and to identify new opportunities to women after a general survey of the secular and other constraints which they face. Finally, after reviewing actions undertaken and identifying future challenges, it proposes elements of a concrete action plan which, when undertaken, will lead to improved access of women to employment.

II. IMPACT OF THE CHANGING ENVIRONMENT ON WOMEN'S ACCESS TO EMPLOYMENT

213. Irrespective of the economic sector in which they operate, women have suffered the impact of the economic, political and social changes which have shaped the world in the past decade.

214. Although it is generally acknowledged that these changes have been a handicap to women in their effort to accede to productive employment, it should be pointed out that certain categories of women, because of being more vulnerable, have been worse affected. This has basically been so with disabled women who are subject to additional constraints and for whom the international community, including ILO, has mobilized effort to promote equal opportunity and remuneration. ILO Convention No. 159 (1983) on Vocational Rehabilitation and Employment of Disabled Persons, and Recommendation 168 are founded on the principle of guaranteeing full participation and equality in the exercise of convenient employment and social integration¹ to disabled persons.

215. Therefore, it should be borne in mind that the economic, political and social changes described below have had more impact on disabled women. Hence, solutions adopted to encourage improved access of women to employment should take the specific needs of disabled women into account.

A. Impact of economic changes

216. At the economic level: in the past decade, economic recession (and the attendant stabilization and adjustment programmes) has exercised the most influential impact on women's economic activity in Africa. To a lesser extent, accelerated technological innovation and economic globalization have also modified work organization.

(a) The economic recession and restructuring measures

217. In Africa, the economic adjustment and stabilization measures undertaken with the support of international institutions have primarily aimed at restoring the basic structural balances at the level of public finances, general demand and balance of payments, especially by improving the commercial balance. To achieve this, States have tried, among other things, to reduce public expenditure through retrenchment in the public and parastatal sector, coupled with a reduction in real wages. At the same time, States have encouraged the channelling of resources towards more productive sectors, opening themselves to international trade by taking currency devaluation, trade and price liberalization measures.

218. This environment, expected to encourage foreign investment, has often come with a clamp-down on demands for wage increases and a setback to workers' acquired social protection rights.

219. These programmes, implemented in more than 30 African countries, have also laid emphasis on the need to privatize state-owned enterprises and dismantle public or private monopoly. Although numerically a minority in the sector, women have been more vulnerable than men owing to the fact that large numbers

¹ Eight African countries have ratified Convention No. 159: Zambia, Tunisia, Malawi, Sao Tome and Principe, Uganda, Ethiopia, Burkina Faso and Egypt.

among them are employed in unskilled positions, making them more exposed in times of retrenchment. For example, in Benin, women only made up 6 per cent of persons employed in the modern sector. However, they have accounted for 26 per cent of persons retrenched (6).

220. Moreover, the general tendency towards labour market deregulation has reduced women's employment opportunities. According to the ILO (JASPA), 2.5 million women working in the modern sector lost their jobs in sub-Saharan Africa between 1985 and 1990.

221. The fall in real wages and worsening unemployment among men has had an indirect impact on women's employment. Pushed by the desire to compensate for the fall in family income, they have been forced to look for paid employment away from home, quite often under very difficult circumstances. This increase in women's activity in towns should, according to ILO, have a considerable impact on the rate of activity in urban areas, calculated to stand in the region of 67 per cent by the year 2000.

222. This phenomenon, in conjunction with population growth (3 per cent/annum), will bring the yearly growth rate of the active population in the next decade to 3.2 per cent. Hence, in order to maintain Africa's employment at its current level, 10 million additional jobs should be created every year. The population growth has also had a poorly contained pressure on the urban centres.

223. The stabilization programmes have not spared the working women in the informal and agricultural sectors: in their capacity as mothers, they have been hit hardest by the economic measures affecting social services and infrastructure and by the reduction in subsidies offered by the State, especially on food items, health care and education. These new constraints have worsened existing inequalities to which women are victim, thus preventing them from benefiting from the assumed benefits arising from the restructuring policies.

224. Retrenchment in the structured sector, in addition to changes to aspirations even of rural women, unwilling to remain in the agricultural sector, largely explains the increasingly high number of women of all ages involved in income generating activities in the informal sector. However, most of the women in the sector are very vulnerable since their activities are concentrated on small-scale production and petty trading characterized by low productivity. Often, these occupations only cater for immediate daily subsistence needs. Besides, the commercial sector, which is the main employer of women in the informal sector, is saturated with the mass arrival of retrenched workers and all other persons looking for an additional source of income. Worse still, the reduction in the purchasing power of households has led to a fall in demand.

225. After being viewed as an effective means of solving the unemployment problem in Africa, the informal sector which currently occupies nearly 89 per cent of the urban population has begun to show signs of weaknesses owing partly to the strong correlation between demand for goods and services in the sector and public service salaries. Hence, according to ILO, women's employment in the informal sector only increased by 2 per cent per annum in sub-Saharan Africa between 1985 and 1990, compared with 6 per cent per annum between 1980 and 1985 (2). However, the informal sector remains potentially dynamic and could generate productive jobs if a favourable environment were created for its development, taking into account its specific nature.

226. The expected beneficial impact of the structural adjustment programme on the development of the agricultural sector is not yet manifest, despite the improvement in the terms of trade between towns and the countryside, brought about by currency devaluation and price deregulation. Actually, it has been proved (25) that those most likely to reap from the economic crisis and adjustment are not small-scale operators (including women) but medium- and large-scale farm owners who control the supply channels of factors of production and are in a position to counter the impact of inflation by offering lower salaries to farm hands. Since most agricultural workers are women, it may be concluded that structural adjustment programmes (SAP) have a rather negative impact on them.

227. In Africa where small-scale farming is extensively practiced, increases in agricultural prices and incentive measures by the State to encourage foreign investors appear to divert land and resources allocated to subsistence farming (where women are predominant) to the benefit of cash-crop farming, the ownership and marketing of which is dominated by men. Although women account for 63.6 per cent of family workers in Africa (24), they generally obtain no tangible profit from this method of production.

228. In conclusion, where women are, in theory, capable of producing marketable crops for themselves, the generally reduced scale of this activity and lack of access to credit, agricultural extension services and appropriate technology makes it nearly impossible for them to weather inflation. The dismantling of State-managed marketing services and channels, and the deterioration of transport infrastructure have worsened an already bad situation.

229. Conscious of the harmful impact of past programmes, the current generation of SAPs contains improvements designed to take the social dimensions into account, with specific emphasis on human investment ("adjustment with a human face").

(b) Employment and new technology

230. The last decade brought about far reaching changes in connection with rapid development in new technology, especially with regard to communications (information processing) and biology.

231. It is incontrovertible that computer and telecommunications technology have had a visible impact (negative or positive as the case may be) mainly on women's employment in the manufacturing and service industry.

232. In connection with this revolution, Africa has remained marginalized. However, certain kinds of technology, especially those centered around rural development, have had a mixed impact, depending on the regions and the objectives aiming at growth, employment, productivity, security and workers' health, training needs and environmental protection for durable growth.

233. Indeed, the introduction of new technology into the rural agricultural sector has, every so often, resulted in the gradual replacement of female labour with agricultural machinery. At the same time, the introduction of appropriate basic technology (water pumps, millet mills, shellers, improved stoves, utilization of solar energy, etc.) has contributed to relieving women of difficult domestic tasks, thus allowing them to direct their energy to income generation activities. However, the introduction of certain techniques aimed at lightening women's chores has sometimes led to the transfer of jobs, economic management and potential income from women to men. A typical example cited in West Africa is the "masculinization" of the function of mill operator during the installation of a millet mill, whereas that function, if manual, remains exclusive to women. Thus, the change in the division of labour between the genders is done to the detriment of women who remain confined to the hardest manual jobs.

234. These transfers in the division of labour between the sexes raises the important issue of women's access to new technology, worsened by the fact that women generally have only small plots of land to manage, and find it difficult to have access to credit and training designed to permit optimum land utilization. Worse still, extension workers and trainers are mostly men who are too poorly trained to assist women. Moreover, national policies have directed extension services towards cash-crops meant for export (coffee, cocoa, cotton) to the detriment of food-crops which are mainly cultivated by women. Therefore, it may be concluded that the introduction of technological innovations have not always resulted in higher gender equality.

235. According to several analyses, it is not the nature of technology introduced but the mode of introduction and approach adopted which determine the kind of impact such technology might have on women's

employment. Actually, it appears that when technology is introduced on a participatory basis and takes into account the impact it might have on men and women, it attains its set objective more easily.

(c) Employment and economic globalization

236. There are very few studies and data on the impact of economic globalization on women's employment in Africa. Economic globalization which implies an end to the compartmentalization of economies at world level, leads to market and product globalization and initially appears not to concern the African continent whose share of international trade is marginal (1 to 2 per cent, depending on the source).

237. On the other hand, it could favour women's employment in Africa, since women constitute a cheap labour reserve likely to be an incentive to the establishment of foreign industries, concerned with reducing production costs. However, this relocation phenomenon, combined with deregulation, is a double-edged sword which, in the long run, might work against the improvement of women's working conditions and, therefore, against their social well-being.

238. The combination of restructuring, introduction of new technology and economic globalization has considerably increased the number of migrant women who leave their countries in search of employment. For most women in Africa, this new trend is limited to intra-regional migration within the continent; a few migrate to countries of the North. Intra-regional or international migrations are survival strategies and are generally motivated by the desire to escape unemployment and poverty. It is possible that the drastic impact of structural adjustment policies may be the basic cause of this phenomenon. Excluded from all social protection, female migrant workers operate under extremely unstable conditions, making them even more vulnerable in the labour market.

B. Impact of political changes

(a) National structures for women's advancement

239. At the political level, although most countries have created national structures to take better account of specific women issues, these efforts have been jeopardized by the reduction of State expenditure caused by structural adjustment policies. Where they have not been simply abolished or dismantled, they have, in most cases, been unable to fulfil their role owing to inadequate financial resources and absence of qualified human resources. Hence, in several countries, there is lack of coordination of women's advancement programmes in all fields, including employment.

240. This situation cannot all be blamed on the economic crisis. It simply demonstrates that many countries have not yet recognized what is at stake, namely that a nation willing to develop should make the best of all its human resources.

241. However, a few changes are taking place, manifested in a general increase in awareness in the wake of the difficult initiation into democracy.

(b) Impact of democracy

242. Since the beginning of this decade, democracy has encouraged the emergence of forces working for the effective consideration of specific women issues in connection with employment both at the level of ILO tripartite components and other actors of the civil society. Apart from union and political pluralism, most countries have recorded a surge in the number of women's associations and cooperatives which may, in the long run, allow for monitoring of the economic policies of governments, especially with regard to women's access to employment. This trend has generally been inspired by several instruments adopted by the interna-

integrate specific women's development issues into their approach. The fact that bilateral and multilateral donors share this concern has contributed to making the women-in-development component an indispensable condition whose impact will be more visible in the coming decades.

243. The insufficient but increasing number of women holding decision-making positions in government departments, employers' and workers' organizations and basic community structures, encouraged by the adoption of affirmative action programmes, have also contributed to raising the level of awareness. Since studies have shown that it is necessary to have a critical mass of 25 to 30 per cent of female presence at the decision-making level to cause changes to women's conditions, full equality may yet be a long way in coming.

C. Impact of social changes

(a) General survey

244. At the social level, the economic crisis has had a lasting impact in the increase and feminization of poverty. According to human development indicators (UNDP), Africa has the largest number of the world's poorest countries. Future prospects remain nebulous, according to the European Union, whose view is that if the trend recorded for the second half of the 1980s were to continue, nearly one third of the earth's poor will be found in Africa by the year 2000 (4).

245. Meanwhile, the number of households headed by women has increased considerably. In Malawi, 30 per cent of women are family heads. The proportion increases to 49 per cent in some regions of Namibia (28) and 60 per cent in certain regions of Lesotho (29). Simultaneously, the traditional family and community support and solidarity mechanisms which, until recently, constituted a social protection framework in Africa in the absence of general social protection, are collapsing.

246. Apart from the social distress which is the lot of most women in the continent, the increase in the number of areas of tension has produced millions of refugees and displaced persons, 60 per cent of whom are children and women who have been forced by economic necessity to go into unknown labour markets often hard to penetrate, owing to labour laws designed to protect the interest of nationals, and problems of language.

(b) The role of labour organizations

247. Subjected to the pressure generated by the economic crises and structural adjustment programmes, labour organizations have witnessed with resignation the waves of mass retrenchment in the modern sector, and have lost a good part of their members, therefore of their negotiating power, in the process.

248. This sentiment of impotence has become worse with the crumbling of traditional methods of workers' protection and the reappearance, especially in large urban centres, of modern forms of near slavery which violate the provisions of international conventions on forced labour {Convention No. 29 on Forced Labour (1930) and Convention No. 105 on the Abolition of Forced Labour (1957)}. This phenomenon is especially obvious in the case of domestic workers made up almost entirely of young girls and women from the countryside often provided through a chain organized and managed by adult women. Several capitals now have "domestic servant markets" where the conditions of employment (wages) are negotiated for them in their absence.

249. However, the weakening of the unions has been accompanied with a visible effort to strengthen the position of women within union structures through the establishment of women's committees or bureaux which have representation at the highest decision-making level. Women have also become aware of the need

(c) The role of employer organizations

250. Employer organizations which are still characterized by the chronic shortage of women employers, have also lost active members owing to the closure of several enterprises, including SMEs. As with the labour organizations, they have felt excluded from the process of taking major macroeconomic decisions required by the SAPs.

251. Hence, in the past decade, tripartism which constitutes the base of all social balance has, in many respects, remained a future objective.

III. CONSTRAINTS TO PROGRESS MADE AND OPPORTUNITIES

252. In the past decade, the condition of women has been characterized by the entrenchment of the obstacles to full equality with men with regard to employment. However, this should not prevent recognition of the fact that, over the same period, women's conditions have improved considerably, especially in connection with education and training.

A. Constraints to women's access to employment(a) General survey

253. The major obstacles to women's access to employment on an equal footing with men is attributable to several factors, the most commonly mentioned being unequal access to education and training, occupational discrimination evidenced in the categorization of employment by gender, the status of certain national legislation, women's ignorance of their rights, unequal access to factors of production, women's low participation in decision-making and social regulatory bodies, socio-cultural stereotypes and absence in sharing responsibilities at the family level.

254. Although considerable progress has been made in some countries, the data from African countries as a whole demonstrate that women's access to education is still much lower than men's. Africa accounts for the highest illiteracy rate (nearly 91 per cent of adult women in the Sudano-Sahelian zone).

255. Apart from the crucial problem of women's access to education, the kind of training offered to women constitutes another obstacle to their access to productive employment. Women generally direct their attention towards sectors considered "feminine" (teaching, dress-making, health-care, catering, etc.) instead of scientific disciplines and high technology which offer brighter job and promotion prospects.

256. Occupational discrimination, manifest in the categorization of employment according to gender, is difficult to illustrate owing to the absence of statistical indicators. However, it may be quite easily pointed out that a wide range of employment is denied women for mere cultural or social reasons. In addition to this, there is the prejudice of employers (including women) against the recruitment of women (maternity and absenteeism for family reasons).

257. The commonly exercised "bedding right" which constitutes a real obstacle to women's access to employment, and sexual harassment in the work-place which jeopardizes women's chances at career prospects based solely on their professional competence, strengthen women's marginalization and deepens the inequality of which they are victims.

258. These practices which violate fundamental human rights apply to more than workers in the modern sector. They are also the daily lot of women in the informal sector and, apparently, in the agricultural sector. It is not uncommon to find newspapers denouncing the harassments and other needless humiliations of which women traders are victims when they try to go across boundaries with their merchandise.

259. Thanks to the action of women themselves, several national reflection groups have denounced these practices which deny women their right of access to employment of their choice. Within the framework of its action to promote equality of women in matters of employment, ILO has carried out several national monographs in Africa on sexual harassment in the work place.

260. The labour legislation sometimes contributes either directly or indirectly to reducing the possibility of women finding employment especially in the agricultural sector where the content of a number of reforms has not facilitated women's access to land. Sometimes, the reform programmes have inadvertently resulted in deteriorating access to vital factors of production for women involved in agriculture, especially those women who are family heads.

261. Even when they are properly drafted, legislation aimed at promoting equal opportunity and treatment are often a dead letter since they are not enforced. This difficulty is worsened by ignorance of the fact that women have rights under the law, and the generally discouraging nature of the judicial procedures meant to enforce their application. The multiplicity of legal sources, some of which are contradictory (modern law, religious law, customary law), and the tenacity of certain traditional customs, also contribute to creating a legal vagueness which every so often underlie discrimination.

262. The difficulty of women's access to factors of production and the absence of control, on their part, of the income they generate constitute yet another major obstacle. These factors of production are mainly labour and capital (land, credit, technology, etc.).

263. Here lies a vicious circle which will be difficult to break as far as women continue to be excluded from the decision-making processes in connection with the allocation of these factors which determine their living standard. Despite some progress recorded, lack of participation of women in the decision-making and social regulatory bodies remains the rule at governmental level, labour and employer organizations, community and village structures. This exclusion stems from socio-cultural factors related to the multiple role which women play in the African society: mothers, wives, workers, farmers, providers of meals and treatment. Compared with the many roles played by women and their representativeness, this exclusion is paradoxical indeed.

264. The persistence of negative women stereotypes and the very perception of the role which women should play in society constitute the basis of all the obstacles mentioned above and demonstrate the fact that the struggle for the promotion of equality between men and women necessarily requires a change in perception. These attitudes rob society of skills and new talents especially in connection with employment.

265. Apart from these constraints, the emergence of religious intolerance, the persistence of endemic illnesses, AIDS and ecological deterioration where women are generally the victims and obliged destroyers of the environment, contribute to reducing their chances of employment.

266. Since the Mexico Conference (1975), these constraints have been condemned and strategies designed to attenuate their impact. It need not be repeated that the present study concerns two aspects relatively less condemned but which considerably affect women's access to productive employment.

267. They are the non-respect of recruitment and selection procedures and the absence of a national group strategy as a means of promoting women's practical and strategic interests through employment.

(b) Non-respect of recruitment procedures

268. The principle of equal opportunity and treatment between men and women in matters of employment makes the recruitment and selection procedures subject to certain requirements, the application of which should preserve the right of women to productive and freely chosen employment.

269. According to ILO (32), the selection criteria should be objective, relevant to the vacant position and applied equally to all candidates without prejudice to gender or group of affiliation. This principle presupposes that skills not related to the vacant position and qualifications higher than the level required are not taken into account.

270. Legal antecedents such as arrests and imprisonment should not, on their own, constitute enough basis for justifying the rejection of a candidate.

271. Appearance, physical characteristics, dressing and other external attributes suggesting affiliation with a particular group or gender cannot justify the rejection of a candidate; the simple fact of a candidate having professional experience should not on its own also constitute an exclusive selection criteria.

272. The requisite qualifications should be clearly stated in the job description which should contain information on the nature and functions of the position. The job description should be put at the disposal of all potential candidates and all those responsible for the recruitment.

273. Selection tests should be free of all prejudice and when written, should preserve the anonymity of the candidates; the test location should also be accessible. Interviews should contribute to determining whether the candidate meets the required qualifications for the vacant position. They should contain identical or similar questions for all the candidates.

274. The recruitment procedure should actively encourage candidates of both sexes to apply. This leads to the issue of advertisement for vacant positions which should avoid stating preference for a given group or gender without any justification inherent in the nature of the vacant position. Advertisements should be made to reach as many candidates as possible.

275. Employment agencies, whether they come under governmental supervision or are managed by private operators, should promote the principle of equal employment opportunity for all customers and not in any way encourage discriminatory practices.

276. Although most countries subscribe to the criteria outlined above, they are not always enforced in practice.

277. This is due, in the first instance, to lack of training on "gender considerations," in addition to the absence of consciousness on the impact that recruitment procedures could have on women's access to employment. This phenomenon is worsened by the cut-back in staff and financial resources which employment agencies have had to undertake owing not only to the economic crisis but also to their obvious inability to satisfy job demands. Unfortunately, with the clear absence of statistics on the structure of unemployment in African countries, it is difficult to know the full extent of the problem.

278. It should be borne in mind that the recruitment procedures mentioned above only concern about 8 per cent of the active population, and that although important, they do not affect the majority of women operating in sectors characterized by a total absence of data and analyses which would help to determine the kinds of problems specific to them.

279. For these categories of female workers, access to factors of production such as land, credit, agricultural equipment and input, constitute the key for acceding to employment. Moreover, the acquisition of technical know-how related to a given economic activity, its day-to-day management and a judicious and optimum allocation of time, constitute the corollary which renders employment productive.

280. This observation is with reference to the crucial problem of promoting women entrepreneurs and training them to imbibe the entrepreneurial spirit which appears to be one of the preferred means chosen by African States to absorb unemployment and fight poverty.

281. Moreover, it should be noted that the traditional methods of property transfer and marriage systems existing in several States generally do not allow women to accumulate capital and accede to landed property.

(c) Absence of a generalized group strategy centred around the promotion of women's practical and strategic interests

282. Group strategy as used here includes all organizations and pooled mechanisms which might constitute self-promotion and self-assistance tools capable of improving the economic and social situation of certain social groups.

283. Therefore, it encompasses all forms of organization and, precisely those which cannot be dissociated from African tradition (tontine, solidarity and savings funds, etc.). It also comprises all other forms of imported organization systems, insofar as such systems effectively play a solidarity role among its members and favours the full realization of objectives (cooperatives, economic interest groups, etc.).

284. As designed, group strategy, which is based on the notion of solidarity, is basically anchored on African socio-cultural models. Consequently, what is needed is to generalize and promote it in order to make the groups effective tools dedicated to the promotion of women's long-term strategic interest through activities for which they were formed. Within the framework of a more equitable access to employment, these strategic interests encompass the right to participate in the decision-making process, to choose employment freely, etc.

285. Such an objective can only be attained if the members become aware of the need for their affinity to a group, and of the power which they can exercise together with a view to concretizing equal opportunity and treatment to which they aspire. Experience has shown that to be effective, such consciousness should depend on concrete activities and not be detached from women's daily reality which is dominated by the need to satisfy their practical needs (water, food, housing, health-care, etc.).

286. This strategy should be initiated and strengthened at all central, regional and local levels, in order to favour the simultaneous emergence of a critical mass of female presence at all decision-making levels, be they political, economic or social. It is only on this condition that the changes would penetrate mentalities and attitudes which are still largely discriminatory.

287. Known examples on the implementation of similar strategies have often demonstrated that the mobilization effort does not cover all decision-making levels simultaneously, hence the risk of arriving at only partly satisfactory results. Indeed, several countries emphasize women's access to central political decision-making structures, thus neglecting the urban and rural family unit (the village, the commune, the cooperative, etc.) where power should, in priority, be shared.

288. Group strategy which has proved its mettle in rural areas should be encouraged by public authorities and included among national priorities.

289. The fact that only three African countries (Zambia, Kenya, Mali) have so far ratified ILO Convention No. 141 (1975) on the organization of rural workers shows the limited interest which African States show on such a strategy (see annex I).

B. Progress made and opportunities offered to women

(a) Considerable but fragile progress

290. Although women's position improved relatively over the past decade in terms of the possibility to obtain and exercise an employment, that did not necessarily mean a more active participation in the labour market.

291. This improvement is mainly attributed to the enormous efforts made by most African countries to promote youth education in general and the education of girls in particular. It is also testimony of the recognition of the fact that girls' education constitutes one of the most important investments that a developing country can make for its own future.

292. According to UNICEF (20), 40 per cent of girls in sub-Saharan Africa attained the fifth year of primary education, compared with 48 per cent for boys (1994). The national percentages range from 93 per cent (Zimbabwe) to 2 per cent (Somalia). Of the 34 African countries with statistical data on the subject, 14 have a ratio of more than 50 per cent.

293. Progress made on girls' education and training is also attributable to the active participation of parents and communities, especially obvious in the rural area through the construction of schools by villagers themselves, making up for the involuntary shortcomings on the part of States. Unfortunately, the share given to education has been on the decline since 1980. For example, according to an appraisal report on the United Republic of Tanzania, the share of education in the national budget dropped from 11.7 per cent in 1980/81 to 6.3 per cent in 1990.

294. Most countries had laid strong emphasis on the technical and vocational training of women, although generally the teachers in these institutions are mostly men. The example of Côte d'Ivoire which in 1970 set up a Ministry of Technical Education and Vocational Training should be mentioned. From four institutions in 1960, it had more than 223 structures providing technical and vocational training by 1988.

295. This trend has led to the presence of women in political decision-making positions (governments and communes) and in social regulation organs (unions, employer organizations, employers); the civil society has also recorded more women in the liberal occupations (lawyers, medical doctors, notaries) some of them in top positions in the legal system and cooperative movement.

296. Thus, the proportion of women notaries in Cameroon increased from 14 per cent in 1985 to 28 per cent in 1993. Over the same period, women lawyers increased from 18 to 22 per cent. In Cape Verde, women in the liberal occupations constituted 30 per cent of the field in 1990. In Botswana, they accounted for 22.4 per cent of various occupations in 1991.

297. Over the same period, women have made in-roads into occupations until then thought of as men's preserve. Several African women now occupy key positions in several international organizations.

298. The major issue is whether these fortunate trends will continue especially since it appears that with the general decline in income, the willingness on the part of parents to give formal education to girls has given way to skepticism engendered by the growing number of young graduates without jobs.

299. Should this downward trend continue, the situation of women will suffer a setback, detrimental to women's advancement.

300. With regard to employment, apart from the problem of unemployment, the current debate on maternity protection, sanctioned by Conventions 3 (1919) and 103 {revised} (1952), has raised well-founded

concerns. Several employers criticize the mode of financing of the protection in question and do not hesitate to set it aside - a stance aided by the current economic crisis and women's fear of losing their employment.

301. These gaps between the law and reality on the ground require urgent action to be taken to guarantee women's rights to enable them to evolve gradually towards full equality.

302. Moreover, over the past decade, governments have shown concrete support to women's access to credit, manifest in the establishment of support funds aimed at providing credit to women on the basis of simple and accessible procedures which draw inspiration from traditional mutual assistance models. Burkina Faso's support fund for women's gainful employment and similar initiatives taken in Nigeria and Côte d'Ivoire may be cited as examples.

(b) Several opportunities to seize

303. Women account for approximately 50 per cent of Africa's human resources. Given this, they have a potential collective force which they could use to back up their demands for equal opportunity and treatment with regard to employment.

304. A union of women workers all over the continent is more than ever before favoured by the fact that the resemblances in their lives could serve as a basis for common action.

305. The union, the enterprise, women's groups, etc., can and should play a catalytic role in raising the level of women's consciousness. Indeed, by organizing themselves in such a way as to procure the means for concrete action, women could contribute to forcing changes to attitudes and discriminatory practices.

306. Hence, in certain countries, women union leaders have succeeded in using collective negotiation as a tool for promoting equality. Through this action, provisions for promoting equal opportunity and treatment have been introduced in collective agreements.

307. In other cases, they succeeded in accelerating the attainment of equality by adopting affirmative action measures. The example of Zimbabwe, which applied such a public administration programme in 1990 to training and educational centres controlled by the State, should be pointed out. In one year, the number of women sub-directors increased from 12 to 23.

308. Apart from the "structural opportunity" which their number bestows on them, women can judiciously make the best of recent changes in the economic, political and social environment to improve their access to employment.

309. Economic globalization has been accompanied with the relocation of foreign investment. The trend has been to set up investment in developing countries and employ women who are considered to be less demanding and cheaper when compared with male labour.

310. The appearance of new and more flexible production forms and modalities offers possibilities to women entrepreneurs in modern and informal sectors to produce goods and services from small-scale units as well as make an attempt at reaching foreign markets.

311. The growing inter-penetration of cultures which requires higher levels of creativity especially with regard to art and the clothing industry, has opened foreign markets to African women. Certain African art and *haute couture* entrepreneurs have succeeded in creating basic export-based career prospects, thanks to recent passion in the western world for products from the continent.

312. Finally, the crash in world cash crop prices (cash crops are mostly cultivated by men) has led to a movement back to subsistence farming, basically involving women and capable of providing them with substantial income. Indeed, according to the World Bank, women make up nearly 90 per cent of the labour employed in food produce processing, water and firewood supply (23).

313. Democratization which has spread across the continent, has opened new prospects for women who, relieved of the prohibitions engendered mainly by the single-party state, have come together to form professional and non-professional associations, aimed at condemning the inequality which characterizes their situation and working to improve their status. The example of South Africa which recently joined the comity of nations should be mentioned since, in terms of women's representation in Parliament, it occupies the seventh position in the world following the free elections of April 1994. Prior to that date it occupied the one hundred and forty-first position.

314. In other places, in a less spectacular but significant manner, women have participated actively in elections either as voters, observers and candidates, and have succeeded, often in collaboration with other women, to join men in the decision-making process whether at governmental, union or employer level. For example, Chad recently elected a woman chairperson to the Employers Council.

315. At the social level, increased girls' education has resulted in a willingness to have women participate at decision-making within the family and communities (villages, communes, etc.).

316. The factors mentioned above may be considered as opportunities which should be seized, provided women see them in that light and work towards concretizing them through effective actions adapted to each context. Hence, they are not automatic and require prior consciousness.

IV. PROSPECTS AND RECOMMENDATIONS

A. General survey of actions to promote women's access to employment

(a) Actions undertaken at the national level

317. In the past decade, four major kinds of action have been initiated by African States in promotion of women's employment, namely institutional measures, legal measures, direct job-creation programmes and strengthening of mutual assistance structures for women.

318. These actions which draw inspiration mostly from the Arusha and Nairobi Strategies, are described in detail in national appraisal reports. Their results are evaluated hereafter with a view to drawing some lessons for the future.

319. Although women's situation has changed in an uneven manner, it remains true that ten years after the Arusha and Nairobi Strategies, the objectives set by African governments to promote women's employment are far from being attained. This does not necessarily mean that these governments and their development partners have failed in their mission. Rather, it emphasizes the need to pursue efforts made, taking into account past errors and increasing the involvement of all components of the society.

(b) Action taken by ILO in favour of women's employment in Africa (1986-1994)

320. Given its mandate, the action of ILO in favour of women has always been guided by two major preoccupations, the first being the guaranteeing of equal opportunity and treatment in connection with access to training, employment, organization and decision making, and obtaining of equal conditions with regard to salaries, benefits, social security and social services regarding employment. The second preoccupation

concerns the protection of female workers especially with regard to working conditions which might constitute risks to pregnant women.

321. In the past decade, the role of ILO action to encourage improved access of women to employment fell within the framework of the Nairobi Forward-looking Strategies. This commitment resulted especially in the preparation of an action plan on equal opportunity and treatment with regard to employment (1987) which aims, in the final analysis, at strengthening the assistance extended by the Organization to its constituents, through the application of international labour standards and its various activities, including technical cooperation.

322. In 1991, the seventy-eighth session of the International Labour Conference adopted a resolution on ILO action in favour of working women which calls for a global strategy between governments, employer organizations and workers with a view to eliminating barriers to women's equal participation in employment and the inclusion of more women in delegations to the International Labour Conference and other important meetings of ILO.

323. At the same time, the biannual programmes of ILO carried out a general review of activities in favour of workers in order to integrate issues affecting working women into all levels of project planning and implementation. Some of these activities include consultation missions on the implementation of resolutions on equality among men and women, projects concerning female domestic servants, women and technical trades in Africa, projects to assist in the vocational training of women, improvement of their employment chances and their training and access to income generation activities. ILO also carried out research into the impact of structural adjustment on women's condition, women's right to land and their role in reforestation and the creation of small-scale enterprises. Projects and studies have also been carried out on the conditions of women's access to and employment in the informal sector. Tripartite regional and inter-regional colloquia and seminars on the promotion of equality have also been organized.

324. During the 1992-1993 period, ILO implemented an inter-departmental project on equality. This project, the general objective of which was to assist ILO constituents to reduce discriminatory practices and establish conditions in favour of promoting equality in employment, generated analyses and data on such major issues as occupational discrimination, access to resources, participation in decision making, sexual harassment in the work-place, maternity protection, collective bargaining as a tool for the promotion of equality, etc.

325. Finally, ILO also paid attention to the equality status of women working within it by giving itself the mission of improving their representation at decision-making positions. Although slow, much progress has been made and this willingness has resulted, among other things, in the appointment of a woman to the position of Deputy Director General in charge of technical cooperation and external programmes.

B. Major challenges to overcome

326. Employment, in general, and women's employment, in particular, is a world priority and at the same time, one of the most difficult problems to solve. Job creation is indeed one of the most effective ways of holding in check poverty and social exclusion.

327. This need is applicable to all sectors, but is of greater importance in the rural sector which constitutes the back-bone of most of the continent's economies. Therefore, it should be borne in mind that the solution to the problem of employment will necessarily pass through rural employment, agricultural or otherwise.

328. In order to achieve social well-being and justice which constitute the basic elements of the mandate given by the international community, including Africa, to the ILO, there are four categories of challenges:

- (a) Breaking the poverty chain by creating jobs;
- (b) Reducing socio-cultural obstacles;
- (c) Developing strategies for the future; and
- (d) Multiplying actions at the base with a view to encouraging the emergence of a critical mass of female presence at all levels of society.

(a) Breaking the poverty chain by creating jobs

329. Poverty and employment are two concepts as mutually related as evil and its remedy. Since the promotion of productive and freely chosen employment underlies the ILO mandate, the Organization is bound to look for ways of creating jobs, in collaboration with its constituents, within the respect of relevant international standards (international labour standards, resolutions of the OAU Working Committee, Conventions of the United Nations, etc.).

330. While the incapacity of the public sector to generate employment is obvious, the trend in the informal sector has already demonstrated that it would only be able to give a partial, if not marginal, solution to the problem of employment in Africa (3).

331. The creation of new jobs for women in the agricultural sector also appears to be grinding to a halt since changes in the sector (technological innovation, agricultural mechanization, etc.) have sometimes increased their marginalization or have resulted in increasing their work load. It should also be pointed out that with increasing population, access to land has become an increasingly important factor and has led to an increase in the number of landless farmers, most of them women.

332. One of the major thrusts of ILO programmes in connection with job creation, took the form of deliberations on the creation of labour-intensive infrastructural works. It became clear that a policy of small investment centered around employment such as the construction of local farm roads, soil or water conservation, reforestation or village irrigation, construction of public utilities, etc. was suitable to a number of developing countries undergoing structural adjustment (34).

333. These programmes provide employment to the poorest sections of the population, in addition to giving them access to essential services and basic infrastructure.

334. Another means of encouraging employment consisted in promoting small and micro-enterprises many of which are owned by women, especially in the informal sector. In sub-Saharan Africa, it is estimated that the informal sector created nearly 6 million jobs between 1980 and 1985, compared with 500,000 in the modern sector (33).

335. Hence, despite certain signs of weaknesses, this sector should be strongly encouraged by granting it more access to capital and training, and an appropriate fiscal reform.

336. In the past decade, the promotion of women's self employment has been a constant component of all economic development programmes and has constituted an answer to the complex issue of how to create enough productive employment to break the poverty chain. Owing to the amount of pressing needs expressed by States, ILO, in collaboration with them, undertook to reflect on ways of finding innovative solutions adapted to each national context.

337. The Inter-departmental Project on Women's Equality in Employment (1992-1993), the objectives of which were described earlier, falls within this framework.

338. At the end of this project, an international forum on women's equality in the work-place (Geneva, 1 to 3 June 1994) was organized, during which participants from all regions considered the most crucial aspects of the status of working women in the world. This forum gave occasion for analyzing new trends, the challenges to overcome, the setbacks recorded and the opportunities women have in a constantly changing environment. Thereafter, it identified the options and actions required to meet these challenges.

(b) Reducing socio-cultural obstacles

339. It is now commonly accepted that cultural factors influence the development process and that "the future of the African continent depends on the establishment of a new gender relationship within the whole economic process" (7), hence the need to analyze the impact of practices and attitudes which determine the relationships and the division of tasks between men and women in the society.

340. These changes in attitude should come about through appropriate training centered around gender considerations and reevaluation of women's image with women themselves as the priority targets since their consciousness is indispensable if change is to come. Other priority targets include the African centres for the training of planners, teachers, decision makers and communicators, all socio-cultural categories combined. Other strategic centres are the family, the school, the village, cooperatives, the enterprise, etc.).

341. The generalization of the systematic implementation of positive action programmes (affirmative action) sensitive to each country's specific needs would also constitute a tool for accelerating the attainment of the set objectives.

(c) Developing strategies for controlling the future

342. It is true that the implementation of SAPs as a result of the recession of the 1980s has strengthened the tendency on the part of African Governments to manage the crisis to the detriment of the urgent need to set their short- and medium-term development and action plans within a long-term perspective. This trend has been observed especially with regard to women's advancement where there is an absolute vacuum on policy and strategy, aided by isolated and individual projects that have no direct impact on women's strategic interests. Therefore, it seems necessary, prior to taking action with a view to women's advancement, to reflect on a long-term strategy which would form the basis for a national vision on the relationship which should exist between men and women. It involves "the readiness to meet probable changes in order to engender a shared vision of the future and prepare strategies allowing the meeting of the desired future by taking into account existing constraints" and opportunities.

343. Preparations for the fourth World Conference on Women offer African countries the possibility of carrying out such an exercise and should favour the integration of a long-term vision on women into all sectoral development plans.

(d) Multiplying actions at the base

344. Technical cooperation and project activities should, in the first place, support efforts by African countries to enable them to acquire a lasting means of action enabling them to design strategies and develop activities at the base.

345. This strengthening will be done through sensitization and training, associated with concrete activities undertaken with the primary aim of meeting the needs expressed by the groups concerned. Specific emphasis should be laid on group strategy which, in view of its inherent solidarity and incentive potential, will lead to the mobilization of women in support of test projects intended for replication in other regions or even countries.

346. Therefore, for national capacities to be strengthened, it is necessary to pay particular attention to expressed concerns and allow the beneficiaries to be the main actors in the selection, design, implementation and evaluation of development programmes and projects.

C. Action prospects and recommendations

347. The main components of an action programme aimed at increasing women's access to employment would itself have no *raison d'être* if it were limited to the sole aspect of the issue of women's employment.

348. Indeed, it should be borne in mind that the issue of access to employment is not an end in itself but only constitutes the starting point of a process combining issues in connection with work conditions, the value of the employment exercised (equal treatment), the right to vocational training and women's awareness of their rights. Finally, access to employment raises the issue of the right to freely choose a desired lifestyle and society (what kind of employment, for what purpose?).

349. The setting up of effective action programmes, however, requires certain prerequisites, including the existence of reliable data on the status of women.

A. Solve the data problem

350. Although all African States unanimously recognize that the starting point for any programme for the promotion of women's access to employment consists in the design of appropriate strategies, the question as to the selection and design of these strategies remains a difficult one to solve.

351. This is due to the fact that the working out of realistic and effective strategies presupposes precise knowledge of the extent and nature of the problem to be solved.

352. Unfortunately in Africa, the statistical or conceptual tools capable of illustrating the inequalities which women suffer in the labour market and on the basis of which the causes would be determined, are almost non-existent. Where they exist, they often have shortcomings which make it difficult to obtain reliable data on factors as important as the rate of women's activity, their share of the occupational categories and the sectorial breakdown of employment.

353. There is a bottleneck here; because it has not been overcome, it jeopardizes all efforts made by countries to improve the status of women with regard to employment.

354. In the absence of precise knowledge on the nature and cause of inequalities and specific difficulties which women encounter in their desire to accede to productive and freely chosen employment, States, NGOs and other non-governmental bodies often resort to short-sighted strategies resulting from generalizations which do not necessarily reflect the actual status of women in the economy. As a result, a number of national policies on employment have been ineffective, owing to the absence of analytical or statistical data on the active population, unemployment, employment and under-employment.

355. Once reliable data are available and a permanent observation instrument set up, all that need be done is to acquire a medium and long-term development programmes and plans which at all stages contain systematic research work on the impact on women.

B. Adopt consistent multisectoral programmes

356. Subject to the availability of data and analyses describing the status of women with regard to access to employment, the need to control the future mentioned above should lead to the preparation of consistent programmes comprising legal and practical policies and measures. Even if the kind, the field of application,

the priority areas and the resources for the application of such programmes may vary according to the specific situation in each country, the approach in any case should be multisectoral and integrated.

357. Although governments have the primary responsibility in matters of legislation, regulation and programmes application, groups involved especially with employment such as employers, employment agencies, women organizations, NGOs and other actors have specific roles to play in connection with the selection, planning, implementation, monitoring and evaluation of the measures adopted. At each of these stages, research into the impact on women will allow for better understanding of the causes of existing inequalities and improve the chances of combatting them. Moreover, these programmes will have more chances of succeeding since women would themselves have a good knowledge of their rights.

C. Favour the "gender" approach and inform women on their rights

(a) Gender planning

358. The understanding and forecast of the impact of measures adopted with regard to employment on gender considerations ensures that various ways in which these measures affect women are taken into account. In order to do so, it is necessary to undertake gender planning, including gender analysis.

359. Gender planning became inevitable when it was realized that, with regard to development, "people believe they speak in general terms although in reality they speak in masculine terms" (N. Mathieu 1971). In other words, women are not included *ipso facto* when reference is made to farmers, workers, employers, etc.(3).

360. Gender planning is essential to the effective integration of women into all development efforts since it permits an examination of the modes of participation and kinds of assistance needed by men and women at all stages of implementing development policies and programmes. Therefore, persons charged with introducing policies and programmes should receive training during which they will familiarize themselves with the techniques and tools needed for such an exercise.

361. Gender planning should necessarily be preceded by gender analysis which in essence constitutes a tool aimed at highlighting the existing differences between the roles and needs of men and women. This consists in systematic documenting and understanding of the respective roles devolved on men and women within a given context. This tool is essential for setting up an adequate data base.

362. Applied to employment, training on gender approach should be directed at workers and persons in charge of national employment agencies and labour administration, decision-makers, planners, employer and labour organizations and all those involved in employment matters. Such training will have an impact if these persons contribute effectively, either directly or indirectly, to the preparation and design of a national employment policy.

(b) Informing women on their rights

363. For the effective application of women's rights with regard to employment, women owe themselves the duty of knowing what benefits they can draw from it.

364. The rights of working women are guaranteed at the international level by conventions and recommendations which establish the minimum standards to be respected with a view to enabling women to enjoy equal opportunity and treatment with regard to employment.

365. These standards are of two kinds: protection standards such as Conventions No. 3 and No. 103 on maternity protection and standards for the promotion of equality between men and women aimed, among

other things, at guaranteeing access to employment with the same chances and opportunities as those extended to men.

366. The principal standards for equality promotion are Convention No. 100 (1953) on Equal Remuneration, Convention No. 111 (1960) on Discrimination (Employment and Occupation) and Convention No. 156 (1983) on Workers with Family Responsibilities.

367. These Conventions, the substance of which is given in annex I have been ratified by 36, 34 and 2 African States, respectively, out of the 52 States. Apart from the fact that the level of ratification is very low, they have hardly had an impact on the national realities since they have not been included in most legislation. Even where they are, they are kept secret from many women. A programme to promote women's access to employment should give priority to the ratification and effective implementation of these Conventions, and of the 1979 United Nations Convention on the Elimination of All Forms of Discrimination Against Women.

368. The effective implementation of rights conferred on women by law presupposes that should there be a violation, women would insist on their application through simple and accessible procedures.

369. This major issue concerning the effective application of standards ratified by States was examined within the framework of the inter-departmental project earlier mentioned and led to the production of information material and a guide for trainers covering all relevant aspects of women's employment.

D. Achieve synergy of individual actions

370. Increasing women's access to productive employment constitutes a common objective for several development agents. Africa has rich experiences in this regard, resulting from diverse actions. It is imperative that these actions be brought together and compared within the context of national dialogue. This quest for synergy should be done under State coordination, with the participation of employer and labour organizations, cooperatives and similar enterprises, NGOs and women's professional organizations.

371. According to an ILO study (the inter-departmental project on equality - 1993), several unions, in the face of dwindling membership, developed new strategies to win membership from the rural and informal sectors. This study described the assistance that the Recife Unions (Brazil) and those of Burkina Faso extended to female domestic servants and market workers to help them in their efforts to organize themselves.

372. These experiences could enlighten other unions which, aware of the need to increase their membership and representativeness, have taken similar initiatives towards retrenched civil servants and other categories of female workers.

373. The example of the cooperative movement which, in several countries, is going back to its true form as an economic enterprise, could also inspire the action of women's groups.

374. Indeed, the cooperative constitutes an effective means of promoting women's access to employment, even as it enables them to have access to the required training, especially in the rural area.

375. Although the movement (especially the most productive sectors) is still largely dominated by men, new legal and regulatory provisions in several countries take account of women's participation and favour their increased participation in male-dominated cooperatives. Where that is not possible in practice, efforts are made to encourage partnership between women's and men's cooperatives. This willingness to integrate women into the cooperative system has led notably to the passing of more flexible laws on the conditions for membership of a cooperative society.

376. Women NGOs and professional organizations which recorded rapid increase after 1990, also work towards the promotion of women's access to employment by encouraging the creation of income generation activities through the granting of credit, access to literacy classes, training, etc.

E. Recommendations

377. From the foregoing study, it is apparent that there is a growing feminization of employment in quantitative terms, although accompanied with increasing vulnerability in qualitative terms. Even more than women's access to employment, the fundamental issue addressed has been in connection with access to productive and freely chosen employment, within an egalitarian environment.

378. On the basis of the foregoing, the following recommendations may be made:

(a) Governments: Governments have the primary responsibility with regard to legislation, regulation and application of programmes for employment promotion. Therefore, they should:

- (i) initiate a long-term strategic reflection on women's employment to which all development partners will contribute, and prepare realistic scenarios for application;
- (ii) multiply sensitization and large-scale training actions in order to change mentalities and systematize the group strategy;
- (iii) include measures in national employment plans and policies aimed at reducing the negative impact that such plans and policies could have on women's access to employment through the use of gender planning;
- (ii) carry out a systematic review of laws and regulations governing or having an impact on women's access to employment with a view to identifying discriminatory provisions; take appropriate measures to repeal them and ensure actual application thereof;
- (v) intensify studies and statistical data collection with a view to identifying and understanding the obstacles to improved access of women to employment; draw up a research schedule which will be constantly evaluated;
- (vi) ratify Conventions Nos. 100, 111 and 156 on equal treatment, discrimination (employment and occupation) and workers with family responsibilities; reflect them in national legislative texts; carry out information campaign on their contents; also ratify Conventions No. 159 on vocational rehabilitation and employment of disabled persons and No. 141 on the organization of rural workers;
- (vii) design concrete and effective measures to guarantee the respect of recruitment procedures;
- (viii) encourage the establishment of decentralized financial institutions or funds for extending credit and support services to female workers;
- (ix) adopt affirmative action programmes aimed at encouraging the access of all categories of women (especially the handicapped) to paid and self-employment especially by facilitating their access to factors of production;

- (x) increase the number of women in vocational education and at decision-making levels in financial institutions and agricultural extension programmes;
 - (xi) create and run a national dialogue framework aimed at creating synergy between individual actions undertaken in favour of promoting women's access to employment;
 - (xii) encourage the creation of support infrastructure (nursery schools and kindergartens) and programmes aimed at bringing about the mastery and acceptance of new technologies by women;
- (b) Labour organizations should:
- (i) intensify sensitization actions on the obstacles to women's access to employment and initiate actions aimed at showing them up as problems of discrimination which constitute a hindrance to the development of the national economy;
 - (ii) intensify actions directed at women in the informal and rural sector to enable them to be organized and form as many pressure groups as possible, capable of refusing to submit to discriminatory practices and able to provide alternative solutions;
 - (iii) systematize the use of collective bargaining as a tool for promoting equality through training;
 - (iv) work for the cause of equality of all workers through appropriate union training;
 - (v) intensify training aimed at educating working women on their rights, and familiarizing them with the legal procedures to follow in case of violation;
 - (vi) favour exchange of experiences with other labour organizations in the region and initiate common actions for combating major obstacles to women's access to employment;
 - (vii) develop a union culture among women by using all means of communication;
- (c) Employer organizations should:
- (i) draw up information and training programmes aimed at ending misconceptions about women's absenteeism and at better tapping their productivity and creative capacities;
 - (ii) insure charges related with maternity instead of leaving enterprises employing women to bear them alone;
 - (iii) increase the number of women employers through training in management;
 - (iv) sensitize all employers to the socio-economic consequences of sexual harassment and "bedding rights" in order to encourage them to adopt rules and regulations to combat these practices; set up an effective sanctions mechanism;
 - (v) improve the working conditions of women by promoting international labour standards, especially those concerning occupational health and security;

- (vi) encourage the acceptance of female students as apprentices in enterprises.
- (d) National organizations and international institutions should:
 - (i) increase their technical assistance according to expressed needs and encourage exchange of experiences at the continental level;
 - (ii) systematize the gender approach to project implementation;
 - (iii) encourage direct intervention in rural areas; encourage operations that take into account the interests of female disabled workers;
 - (iv) encourage the choice of research subjects on women's employment by giving incentives to universities and other training establishments (dissertations, theses, etc.);
 - (v) emphasize efforts with a view to increasing the number of female staff in them;
- (e) The female population concerned (economic or professional groups) should:
 - (i) build self-confidence by serving as models, thanks to frequent meetings and maximum use of the media;
 - (ii) encourage the opening of legal assistance centres ("clinics") especially with the assistance of women professional associations (lawyers, journalists, traders);
 - (iii) undertake activities centred around specific issues with a view to mobilizing consciousness against barriers to full equality and on the benefits of full equality to the nation as a whole.

V. CONCLUSION

379. Women's access to productive and freely chosen employment still remains a future objective for the majority of working women in Africa, especially since the profound changes which the continent is going through have come to unsettle a trend which, slow as it may have been, appeared to be positive.

380. Indeed, the political uncertainties and economic and social setbacks currently shaking Africa, seem to have increased women's marginalization in the labour market, despite their major contribution to the national economy.

381. The growing consciousness among women and which is inevitably spreading even to the least exposed sections of the population, constitutes the support upon which efforts in favour of women's access to greater equality in employment in the coming decade could be founded. These efforts should contribute to preserving achievements made and build up a critical mass of women through which issues in connection with equality would become of global importance.

382. Major changes that have taken place in the world should facilitate the attainment of this objective since they have had the impact of giving an international dimension to these issues which require solutions at the same scale. Women of all nations are at the centre of the great debates which have taken place.

including the important debate on the "social clause"². It is their duty to ensure that these debates do not result in any setbacks for them.

² Guarantees which some social partners would like to be introduced in agreements on international trade liberalization to ensure that the opening of markets are matched with improvement in working conditions of workers concerned, including the end to abuses and obvious forms of exploitation.

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Annex I

Major International Labour Standards Concerning Women and Employment.

Summary of Convention Nos. 100, 111 and 156.

Annex II

Summary of Convention Nos. 141 and 159.

**WOMEN'S ACCESS TO EDUCATION, FACTORS OF
PRODUCTION AND TO MARKETS***

* Paper prepared by the African Development Bank. The views expressed are those of the author(s) and do not necessarily reflect those of the United Nations Economic Commission for Africa.

I. INTRODUCTION

383. At the end of the 1960s, it was recognized that national and international development efforts which were mainly based on growth had not succeeded in benefitting, in real terms, the poor and underprivileged people who represent the greater majority of the world population. Hence, a change in the orientation of classical development strategies was imperative, given that they aimed at the problem of equity and socio-economic objectives.

384. Planning authorities want now to associate the idea of growth with poverty alleviation which supposes the improvement of the standard of living of the poor rural populations through productive and remunerative employment and better access to resources.

385. In Africa, where most of the population live below the poverty line, governments and development aid agencies have gradually recognized that increased productivity and self-sufficiency of these populations can be achieved through the mobilization of energies, resources and the participation of future beneficiaries (women and men) in the realization of development objectives.

386. At the beginning, planners had neither taken into account the real contribution of women in development, nor the impacts of development on the women. Today, many observers recognize that this omission undermined both the efforts made and the results obtained. Indeed, lasting solutions cannot be reached without the mobilization of all the energies around development programmes. Yet, in Africa, according to an ECA survey, the female population exceeds its male counterpart by 0.49 per cent. Furthermore, women produce up to 80 per cent of essential foodstuffs which they process, stock and sell in large quantity. Women farmers provide up to 44 per cent¹ of services required for family food. In addition, it is women who traditionally go to fetch water and firewood used in households, cook food for the family, provide care to children and the extended family as well as ensure environmental sanitation.

387. It is, therefore surprising to see that, in spite of this increasing contribution to the development process, decision makers have not yet fully recognized women's real place. However, during the last decade and in the light of a generalized and persistent crisis, topics calling for specific consideration of women in the development of their countries have gradually surfaced in programmes of national and international organizations. Since 1975, several countries and organizations have explicitly incorporated issues relating to women in their development plans and created special offices and even ministries to serve as liaison centre to help channel these new concerns. Initially, the focus was on defending women's rights and repairing an injustice caused against the majority of the population at the lower social echelon, notably in the areas of education, employment and income. Then it appeared that the social injustice itself was an impediment to economic growth and poverty alleviation. Major challenges such as food security or environment conservation cannot be strengthened without the full participation of women in development. To a certain extent, the crisis has been, as far as Africa is concerned, at the origin of the dual recognition of women as both a source of life and producers of goods and services. This recognition requires, however, a specific analysis.

388. As a matter of fact, apart from food production, work performed by women to care for the children, the supply of water and power, the processing and preparation of food and, above all, the management of the family economy have no recognized value and do not appear in national statistics. This led Elson to write "*by excluding an implicit reference to this work and the resources it requires, macroeconomic analyses*

¹ Figures extracted from "The promotion of African women in the agricultural sector", report of the

and policies have introduced a conceptual bias against women".² This bias is all the most damaging since women assume their own responsibilities in a very difficult environment and often find themselves alone: men heads of households who see their income fall, tend to transfer more and more responsibilities to their wives: some are absent for a long period of time searching for means of survival and sometimes they never come back, some others move on from distressed areas leaving their wives behind in order to take care of old people and children.³

389. To correct this bias will not be easy and would probably take a long time, in spite of considerable interest these past years in the participation of women in development. This interest has evidently led to the preparation of several social projects and programmes specifically addressed to women, but in their conception, the primary concern is to assist in correcting a number of inequities on a small scale, but never really to consider the integration of women in the process of economic development on a larger scale. Several impediments prevent the achievement of such an objective. Among them can be cited the need to come to grips with a number of prejudices relating to the role of women, such as the belief still strong in African societies that programmes which have men as beneficiaries will automatically benefit women, owing to the sharing of household income or that the promotion of employment for women cannot be justified in an environment where male underemployment or unemployment is high. Such pre-conceived ideas shade the vital importance of women's needs and contributions, especially in cases of low-income households.

390. Currently, nearly 22 per cent of African housewives are heads of families⁴ and this trend is increasing. These households, when compared to other disadvantaged households, have additional constraints which make them the poorest among the poor. This situation highlights the inequities between men and women and the need to alleviate them. It requires the implementation of strong policies for the education of women and putting in place the means to facilitate their access to the various production factors and to markets.

391. In view of the fourth World Conference on Women scheduled to be held in September 1995 in Beijing, and on the eve of the preparation of the Conference that will draw up the Platform of Action for Africa, to take place in Dakar in November 1994, it is imperative to review the obstacles to African women's access to education, factors of production and to markets. Indeed, in view of the significant number of women, the importance of their contribution to the key sectors of the African economy, promoting the access of these women to education and factors of production will be a prerequisite to improving productivity, promoting economic growth and accelerating development.

392. The report on the access of women to educational facilities, production factors and markets does not aim at dealing comprehensively with these issues since other more specialized institutions such as the United Nations Educational, Scientific and Cultural Organization (UNESCO), the International Labour Organisation (ILO), the Food and Agriculture Organization of the United Nations (FAO), etc., will carry out indepth studies of these issues within the scope of programmed meetings. Section II of the report deals with the access of women to formal and informal education, and the factors that explain the current situation. Section III deals with women's access to production factors: land, technology, credit and the constraints attached to them, against the background of an overview on the issues of employment of women in rural areas. This section and the following are restricted to the access of rural women to production factors and marketing

² Elson, Diane, "The impact of structural adjustment on women: Concepts and issues", in The IMF, the World Bank and the African Debt. The Social and Political Impacts, Bade Onimode, ZED Books, Africa/Development Economics, 1986.

³ Correze, Jen A., "Women and development projects", CCCE working document, October 1990.

⁴ Figure in document "Report on the mechanisms for facilitating access of African women to Credit", ADB Women in Development Unit, 1992.

channels. While section IV deals with the access of rural women to marketing channels and sections V and VI take stock of the overall situation and make recommendations concerning the major sections.

II. ACCESS OF WOMEN TO EDUCATION

393. Girls and women's access to formal and non-formal education remains very limited over the whole continent. In fact, the available data per country and per sector (rural and urban) make it possible to establish the disparity between boys and girls in education. This situation is a serious obstacle to the real integration of women in the development process since there are many socio-economic benefits linked with their education.

A. Access of women to formal education

394. One of the most deep-rooted aspects of inequality in education is the inequality between the sexes. Although all African countries have made considerable efforts in the education sector, women's participation in various levels of education remains very low and, in all the countries, this participation decreases sharply as the level of education gets higher. In Africa, girls represent nearly 44 per cent of enrolment in the primary, 34 per cent in the secondary and 21 per cent at higher level. In Mali, in 1990, the percentage of female school enrolment was 36.5 per cent in primary, 24.7 per cent in secondary and 13.72 per cent at higher level: girls represent only 35 per cent of the school population compared to 65 per cent for boys. In Tunisia, the enrolment ratio of girls in primary and secondary is nearly 45 per cent but drops to 36.4 per cent in upper school.

395. There are wide disparities from one country to another, and between urban and rural areas. In Côte d'Ivoire, since the mid-1980s, the proportion of women enrolled in primary and secondary stands at 40 and 20 per cent respectively while in Malawi, in 1986, girls constituted 55 per cent of the number in primary. In Burkina Faso, the enrolment ratio in primary rose from 6 per cent in 1960 to 20 per cent in 1987 and 30.69 per cent in 1992: this enrolment ratio is relatively low, and very unequally distributed between urban areas (40 per cent of classes for the five most urbanized provinces) and rural areas; between the various provinces of Ouagadougou (81 per cent compared to less than 10 per cent in the north and east); between boys (62 per cent) and girls (38 per cent).⁵

396. Similarly, illiteracy rates in Africa are very high, more so among women than men. In Nigeria, for example, in 1985, there was 58 per cent illiterate men compared to 67 per cent of women; in Togo, the ratios are 59 and 72 per cent respectively; in Morocco, in 1992, the illiteracy rate stood at 60 per cent of the population and reached 75 per cent of the female population. There is also a disparity between the illiteracy rates in the urban population and those in rural areas: in Benin, 92.1 per cent of illiterates are recorded in rural areas against 59 per cent in urban centres. In Guinea, girls are less provided with education and the illiteracy rate of the female population over the entire country reaches 87 per cent as opposed to 65 per cent for the men. In rural areas, nearly all the women are illiterate: 92.3 per cent, i.e., one girl out of 10 goes to primary and one out of 100 to secondary. The gross enrolment ratio of girls in urban areas is higher (53.4 per cent in primary and 24.3 per cent in secondary) than in rural areas; however, it remains lower than that of boys: 82.7 per cent in primary and 48 per cent in secondary.⁶ Some countries have made considerable progress in the area of women literacy: in 1990, 73 per cent of Malagasy women were literate compared to 40 per cent on average for all sub-Saharan African countries.

⁵ ADB sources: Burkina Faso Poverty Profile

⁶ Figures obtained from the "Report on the strategies for the improvement of women's access to education, scientific and technical training in Africa", ECA, October 1989 and from various ADB reports

397. The only African countries where the female enrolment ratio is higher than that of men, at each level of education, are Botswana (79.3 and 76 per cent), Lesotho (45.5 and 32.2 per cent) and Swaziland (64.4 per cent for girls and 59.3 per cent for boys). This exception is due to the impact of male migration to South African mines and to "*distortions caused by apartheid on the economic and educational systems of these countries.*"⁷

398. For the year 1990, the indicators selected by UNESCO for sub-Saharan Africa give a higher school participation ratio ranging between 0.1 and 3.8 per cent, which is very low compared to the average ratio for the boys which is 6.7 per cent. In addition, in higher education, the girls are relatively better represented in arts, medicine, social sciences, marketing and administrative studies and in law. They are hardly represented in scientific disciplines and in higher vocational training institutions.

399. This difference in terms of girls' access to education is not conducive to socio-economic development on the whole, since it is established today that education is the most efficient means of improving labour productivity. Development specialists affirm that the socio-economic rate of return of educating women is higher and, with regard to social return, more significant than that of the male population. The productivity and incomes of men as well as women increase with the level of education. Educated mothers will encourage their children to go for advanced studies. By ensuring that girls have better access to education, population growth is checked by creating job opportunities which compete with frequent pregnancies. Thus, by giving women the access to education, a country may reduce poverty, improve productivity, alleviate population pressures and ensure a better future for the children.

400. In Côte d'Ivoire for instance, UNICEF records 840 cases of deaths in childbirth for 100,000 births: 66 per cent of deaths occur among the illiterates whereas 5.33 per cent of these deaths concern women of higher or secondary level. Nevertheless, it has been observed that African women are disadvantaged in another area of education, that of non-formal education.

B. Non-formal education

401. There is very little data on the percentage of men and women participation in non-formal education programmes. This type of education is often designed for the young and adults outside the school circuits; it is of short duration and does not necessarily lead to the acquisition of a professional qualification. The basic programmes for non-formal education in Africa are generally oriented towards literacy, home economics, health, hygiene and nutrition, agriculture and income-generating activities.

402. To a large extent, non-formal education affects girls and women who left school very early and who find themselves without any qualifications on the job market, or who earn very little income from their productive activities. The rare information available in this area shows that time constraints and lack of information prevent women from participating in large numbers in these programmes which, in any event, rarely reach rural women. Furthermore, the content of the programmes to which women are generally associated is linked with their role of procreation and their domestic chores; in fact, these programmes are oriented towards health, nutrition, child care and home economics. Rarely do such programmes give rise to opportunities for work in the monetized sectors, and women find the same difficulties to apply the newly acquired techniques at home in view of the fact that their husbands were excluded from the programmes.

403. Experience has shown that urban or rural women are motivated by activities relating to training and sensitizing in the areas of production, marketing and processing of food crops. Credit access programmes and village saving systems interest rural women in particular. Non-formal education can contribute to the mobilization of both rural and urban women around these themes, through village associations by using

⁷ Source: Robertson and Bergen, 1986.

appropriate means of raising awareness (theater-radio-role interplays), taking into account their time constraints.

404. In the light of the crisis affecting the education sector and which manifests itself by inadequate facilities in the formal education, it is crucial that African Governments should attach greater importance to training populations in the labour force, by allocating more resources than in the past to non-formal education and by improving the content of the programmes to make them correspond better to the needs of the rural and urban labour market.

C. Obstacles to girls' education

405. Obstacles that prevent the participation of girls and women in education are, in large part cultural, economic and institutional factors. These various factors reinforce themselves mutually.

406. The first obstacle stems from the lack of education on the part of the parents themselves, who do not easily perceive school benefits and think that girls' education in particular must be done at home.

407. The second, related to the first, has to do with some strong traditional preconceived ideas about the woman's role being that of devoting her time to learning about her future life as a woman and a mother. This learning process is conducted at the same time as the society covers the traditional services expected of a girl, namely care of children, culinary activities, fetching water and fire wood. All these activities that consume time and energy impede girls' schooling in favour of boys, who are often exempt from home tasks. Even in the cities where female schooling is more important, this "acquired right" is obtained at the expense of other girls, young house girls who came from the rural areas with the expectation of earning higher incomes in the urban cities. The housework is ensured but the problem of schooling for girls remains.

408. The third obstacle which accounts for the limited access of girls to education is the need for labour. Children represent non-negligible economic values in the majority of home family activities, and once the school age has been reached, parents choose to send to school the boy over the girl. In some countries, like Togo and Benin where trade constitutes a vital activity, the issue of women taking part in education is sometimes not even envisaged. A girl is given the necessary ability to enter active life through the acquisition of a know-how geared to business.*

409. A fourth element against girls' schooling is the parents' economic situation taking into account the cost of education. Public education is no longer free and the costs of books, transport and uniforms add to school fees. In the face of the economic crisis and its direct impact on household income, several families must make a choice as to which children to send to school. This choice generally works in favour of the boy, due to the fact that the idea according to which marriage can assure a stable social situation to girls is still strongly believed. In the rural areas, there is a strong resistance to send children of the female sex to school as diplomas no longer ensure a job automatically.

410. Other factors external to the family and its socio-economic situation contribute to the limited access of girls to education. Poor countries have less education facilities than rich countries, and this has a direct spill-over on the number of those attending school, and women in particular. Infrastructures are often unequally distributed between urban and rural areas, where the majority of girls and women live; when these facilities exist in the rural areas, they tend to be inadequate and mostly concentrated in small market towns.

411. It has also been shown that long distances between school and the place of residence constitute one of the obstacles to schooling. With limited transport facilities, parents hesitate to send their daughters to a

school which is far away from the village or the house. When the means of transport exist, their costs tend to be prohibitive. In Egypt, according to a study by USAID, the percentage of school enrolment was 94 for boys and 72 for girls when the school was located within a distance of 1 km, and the figure changed to 90 and 64 per cent respectively when the school was located within 2 km of the place of residence.⁹

412. School leaving is another factor responsible for the numerical imbalance observed between primary and secondary school; the major reasons for dropping out of school are marriages, early pregnancies and poverty. In addition, for countries that are in a war situation, the educational process comes to a standstill for children of both sexes: massive exodus of people running away from war atrocities to settle in refugees camps create problems of economic and cultural assistance to refugee and displaced populations. Since women and youngsters tend to be the most in large numbers among the refugees, it would be appropriate to have training programmes for them which aim at their integration in the host country or return to their country of origin.

413. Lack of information and time, and some times the low representation of women and girls in rural organizations constitute the major causes affecting the participation of women and young girls to formal education programmes. Lack of mobility is equally cited among the obstacles to the participation of rural women in training programmes designed for them. Moreover, programmes specifically designed for women are carried out through ad hoc projects, limited in time and space, which reduces their impact on women. When training aims at populations of both sexes through rural households for instance, the programme content is different for men and for women: for training programmes in agriculture, curricula that target wives of farmers are oriented towards home economics. Health training programmes intended for women will target specifically child care, nutrition, sanitation and nursing.

D. Consequences of women's limited access to education

414. The world crisis which affects more the African continent poses in imperative terms the question of optimal utilization of human, financial and technical resources for development. The fundamental consequence arising from difficulties of women's access to education is that in almost all the countries the percentage of salaried women in the modern sector is much lower than that of men. Women generally hold positions that are less remunerated and for which less qualifications are required. In agriculture, women are in larger numbers than men; 69.2 per cent of the women are engaged in the African agricultural sector and produce between 60 and 80 per cent of the food consumed. There will be no significant increase in agricultural productivity or poverty alleviation in rural areas if women are not provided with better access to information, training programmes and to factors of production.

415. With regard to population policy, it has been shown that a slowdown in infant mortality rate was primarily due to a better education and better incomes for women. Furthermore, in order to preserve the environment in a more sustainable manner, it is vital to reduce demographic pressures and preserve natural resources: women, if given the training, will be aware of the need to preserve the land they cultivate, and in their capacity as providers of water and firewood, to preserve natural resources. In addition, women's education will have desirable repercussions on family education and will make it possible for children of illiterate women to attend school.

416. In view of the great importance of women's access to education for African economies, it becomes imperative that vigorous educational policies be established at the level of each country to remove reported constraints and to expand women's room for action so as to enable them to contribute efficiently to the achievement of national development objectives, the struggle against poverty and the reduction in population

⁹ K. Chlebouka, *Rural Women in the Face of Illiteracy*. UNESCO, 1990.

growth. Women can contribute, in a vital manner, to economic and social development, but they will not be able to do it fully unless they have access to factors of production and to markets.

III. WOMEN'S ACCESS TO FACTORS OF PRODUCTION AND TO MARKETS

A. Access to factors of production

417. Access to production factors involves, to a greatest extent, access to the land, to capital and technology; this section makes reference largely to the rural world.

418. In Africa, agriculture remains the major activity as it employs nearly 70 per cent of the active population and, in several countries, contributes significantly to GDP. However, African agriculture does not manage to generate substantial surpluses nor to feed its inhabitants, of which over one quarter is under-nourished. This situation is partly due to demographic pressures on the environment and to drought, whose most serious effects have been the over-exploitation of natural resources. To the extent that forestry resources decline quantitatively and qualitatively together with water resources, it becomes more and more difficult for the African food-crop sector to feed the populations, owing to the declining fertility of the land. In addition, this agriculture is characterized more often by traditional production techniques and generally a low level of productivity.

419. In this sector, women's role is vital and women outnumber men. According to ILO data, in sub-Saharan Africa, 69.2 per cent of the women work in the agricultural sector. Statistics broken down by sex are often lacking for employed labour force and the few indicators by country are not recent but give an exact idea of the trend that prevailed some 10 years ago with respect to the female labour force in agriculture. These figures have been on a net rise over the last decade, owing to significant migration of males to towns. In Togo, the 1982 agricultural survey reveals that women represent 57.2 per cent of the total agricultural labour force. In Benin, the survey of the structure of traditional farming during the 1976-1977 season shows that 52.8 per cent of the agricultural labour force is comprised of women. Over the same period, the figures for Côte d'Ivoire and Cameroon are 52.7 and 56.92 per cent respectively. According to studies conducted by ADB in 1989, with the exception of Egypt and Tunisia, over 80 per cent of African women are active in the agricultural sector. In Egypt, only 48 per cent of the women work in agriculture and in Tunisia, the percentage is even lower, at 25 per cent.

420. In proportion to their number in the sector, African women contribute significantly to agricultural production by doing three quarters of the work. Being largely responsible for food crops, their contribution to this sub-sector has increased following the importance given to export crops which, by absorbing male labour force, has left food crops to women. The latter assume by themselves the three major activities relating to production, processing and marketing through the use of rudimentary means, without access to extension services, inputs or credit. Apart from these economic activities, the rural woman is submerged with domestic chores and care provided to children and the extended family. Provider of water and firewood, she spends long hours carrying out these activities.

421. The numerical importance of women in agriculture and the strategic importance of the food crop sector in African economies lead us to deduce the major problems raised by rural women's employment and their access to land, technologies and credit. These productive resources determine the incomes that agricultural women derive from their work and raise the issue of productivity of African agriculture, called upon today to feed an increasing number of people.

B. Women's employment in agriculture

422. Farms generally belong to families and women constitute a large and free labour force carrying out

population raises the requirements in foodstuffs and the differences in incomes between the town and the rural area provoke massive exodus of able-bodied men and young people to urban cities leaving women alone in charge of families and farms. Today, 35 per cent of families in Africa are headed by women. Labour demand thus is mainly addressed to women and children and, as far as work on the farms is concerned, this labour is often free since within a family enterprise, only the head of the family, i.e., the man, being considered as the bread-winner, receives income from farms.

423. With the emergence of cash crops concentrated in the hands of men and the technical and financial support given to these cash crops, a gap was created between the productivity of men and that of women: work done by women in the farms exploited by the husbands and the State increased at the same time as the areas allocated to cash crops increased. To ensure cash earnings, women have to work more and longer since they were pushed to marginal lands, the best plots being henceforth devoted to cash crops. Cash crops therefore profit from an unremunerated added value (women's work) and deprives food production of female labour.¹⁰

424. Hence, there are very few permanent female workers in plantations, forest extraction and fisheries. Sometimes they do daily work which is remunerated and casual jobs. This situation is not uniform in all the countries since in Rwanda, for instance, 70 per cent of labour in tea estates is made up of women.

425. Since women are not paid for the great part of their activities, they become poorer and poorer; furthermore, they are not counted as labour force and consequently the question of the unemployment of women is ignored. The amount of work done should be reconsidered in terms of remuneration in order to include the female labour in national records. Women are forced to engage in small seasonal activities that are remunerative since they are not paid for their work on the farms and they need money to maintain their families.

C. Women in rural informal employment

426. In addition to work in the field and in the house, women in rural areas are engaged in conservation, processing and marketing of agricultural products which generate some income. These income-generating activities also concern the utility crafts, small-scale animal husbandry and market gardening. In pastoral societies, women manage the milk of the animals that are allocated to them on the occasion of their marriage. They keep the income obtained from dairy products or use it for household necessities. Wives of fishermen buy fish caught by the men, process it and sell it after taking off the portion to be used to feed their families.

427. The levels of incomes generated are still low in all the activities exercised; studies in this area explain this general situation by three factors: limited access to land, low level of technologies utilized and very difficult access to credit.

D. Women's access to land

428. The situation is practically the same all over Africa: the majority of women find difficulties in obtaining land even if in certain countries like Mali, Cameroon, Benin or Burkina Faso, legislation in that area establishes equality between men and women.¹¹ In Zimbabwe, it is estimated that only 4 per cent of women possess land, compared to 6 per cent in Kenya. In Ethiopia, women are not entitled to possess land. On the whole, obstacles to women's access to land are mainly due to traditions. In Zaire for instance, lands

¹⁰ Cf. Janice Jigging, Women and Access to Land in Sub-Saharan Africa.

¹¹ ILO. Land and Women, 1988.

which belong to local authorities are governed by customary laws which sanction the continuity of family or ancestral property which rule out women, considered incapable of perpetuating this property given that they are called upon to marry and are thus obliged to leave such lands. Even in the matrilinear systems in which it is assumed that women are entitled to property, women's right to own land is most often exercised indirectly. Thus, in Cote d'Ivoire, it is the nephew who inherits in matrilinear ethnic groups. In the countries governed by muslim law, women have the right of ownership and control over their property, including land. Nevertheless, during the partition of that land, the girl will have one share whereas the boy will have two shares.

429. Discrimination against women where access to land is concerned is notably observed of rights conferred to women on the lands, occupied lands, farming carried out and use of crops. Hence, although the Kissi and Senoufo women of Guinea and Côte d'Ivoire respectively benefit, by birth and by marriage, from the life use of land plots put at their disposal, they are not entitled to plant fruit trees seen as perennial crops which would ally them with owners. Moreover it is observed that the extension of cash crops has gradually decreased the land devoted to food crops which are predominantly cultivated by women; the latter have been relegated to marginal lands.

430. Furthermore, the monetization of African agriculture as well as the climatic conditions engendered by drought have led to a breakdown in equilibrium of the traditional production systems and made obligatory the modernization of these systems. In these circumstances, how should we make sure that soils are more productive and yields increased when the women who produce essential foodstuffs have no direct control over the lands that they cultivate, and do not benefit from extension services? Since they do not control land, it will be very difficult for them to control the inputs such as fertilizers, pesticides and other high-quality seeds. Africa's ambition, which is to ensure food self-sufficiency and security, will depend on the recognition of the women's key role in agriculture and the need to ensure their access to land and a control of production factors, including technologies and credit.

E. Women's access to technologies

431. African women farmers were affected both by the mechanization of agriculture in general and by the introduction of intermediary technologies aimed at alleviating their specific tasks. Although the introduction of these technologies in rural areas in Africa was intended to modernize agriculture, reduce human energy spent and working time, their repercussions were different on women and men.

1. Women and the mechanization of agriculture

432. Under the combined effect of poor climatic conditions and the phenomenon of migration of the rural male population to the towns in search of more lucrative jobs, the work load of rural women increased owing to the reduction of rural labour and hence, these women found themselves alone to provide for the needs of one family out of three. Many African Governments have understood the danger of depopulation of rural areas and took measures to encourage the population not to abandon their lands. In Côte d'Ivoire, for instance, the authorities decided to grant special credits to agricultural investors. In Burkina Faso, subsidies were given to young graduates who wanted to invest in the country while development banks were invited by the Government to give favourable terms to farmers. In its agricultural policy, Zimbabwe has introduced measures which made it possible to increase producer prices, carry out land reforms and draw up programmes aimed at agricultural extension and improvement of infrastructures.

433. These different measures resulted in the introduction, in rural areas in Africa, of technical innovations and credit systems aimed at the acquisition of inputs and equipment whose objectives are to increase agricultural production through the promotion of intensive production methods. The mechanization of farming which followed affected cash crops more than food crops, resulting in an increase in women's work load since the cultivated areas increased and the work of weeding and cleaning land usually reserved for women

was not mechanized. Besides, recourse to draught animals in agriculture increased water requirements as well as the work involved in drawing up of water which is usually done by women and children.

434. Besides, the agricultural extension workers who were responsible for providing extension services to rural areas hardly had any impact on women owing, on one hand, to the fact that their work schedule was heavy and their education was lacking, and on the other hand, due to the fact that they hardly belonged to development organizations in rural areas. Also, more often, cultural taboos prevented men from having direct contact with the women.

2. Women's access to intermediate technologies

435. Women have, nevertheless, benefitted from some types of intermediate technologies through income-generating activities which concerned them directly. These technologies were aimed at foodstuff processing activities (grinders, crushers, palm oil extractors, seed mills, improved stoves) and those relating to water supply and community transport (pumps, wheelbarrows, trolleys, etc.). These technologies, at times called appropriate and at other times intermediate technologies were used to introduce a new know-how intended to alleviate or simplify the traditional work methods with the view to increase productivity and ensure a better output, and some times better quality of products. Some technologies such as improved stoves were intended to protect the environment through the saving of wood energy sources.

436. Micro-projects aimed at introducing intermediate technologies to women were successful when the methodologies for introducing the tool were studied carefully, women's requirements in the field correctly identified, the beneficiaries associated to the choice of technologies and the follow-up mechanisms put in place in addition to existing and adequate support services. In Botswana, rural women, with the encouragement of the Government, were the beneficiaries of a training programme in appropriate technologies provided by the Centre for Technological Innovations. At the end of that training, women were able to get some credit at reduced interest rates and several among them, especially women heads of households, were able to establish small-scale agricultural production enterprises, bakeries and production units for tomato concentrates. The only problem was one of selling the products on the market.¹²

437. Other experiences have been thwarted by obstacles, such as chosen technologies being unsuitable (equipment requiring great physical effort; frequent breakdowns, lack of spare parts), problems brought about by the management of equipment, insufficient training of extension workers, lack of credit needed for the acquisition of advanced technologies and hence more costly.

438. The fact that these experiences were channelled through pilot projects oriented solely to women and externally financed, has been detrimental to most of these projects, because the end of external assistance has often led to the end of the activity. The lack of resources has also hindered research institutes, universities and various experimental centres which were not able to spread the results of their research on intermediate technologies due to lack of sufficient funding.

F. Women's access to credit

439. Women's access to the land, inputs and technology requires a minimum of financial resources that rural women do not have, due to the constant fall in income generated from agriculture. Credit facilities provided to the rural sector is usually through agricultural cooperatives and women's membership in these institutions remains generally low. Usually, women resort to private employment in the subsistence production. These jobs occupy more and more women heads of family, whose percentage varies between 22 and 25 per cent in West Africa and reaches 35 to 40 per cent in Southern Africa. These self-employed workers

¹² ECA/ATRCW, African rural women's access to appropriate technology, 1989.

are discriminated against on the credit market required for the launching or expansion of their enterprises. owing to the structure of credit which often requires guarantees (land, housing) which women do not possess. The majority of women are illiterate and only a few have familiarized themselves with banking's administrative procedures; banks are generally far from rural areas, do not provide loans for low amounts and do not accept small deposits. In addition, the repayment strategies do not fit the seasonal character of the informal sector activities.

440. Nevertheless, the need for credit to women exists at the informal sector level and several traditional and new initiatives were established through saving and credit cooperatives offered to women's associations with the purpose of meeting this real demand for financial resources. The "tontine", which enables the process of saving to match the need for credit, is the oldest and most popular credit mechanism for women. Often, however, this saving does not always get channelled into productive investment owing to the poverty of the savers and the short cycle for the mobilization of this resource. The new forms of tontines known as economic tontines and business tontines tend to marginalize impoverished women owing to very high rates of contribution.

441. Some African Governments, in searching for a structure adapted to local needs and mentalities but with adequate operational management mechanisms, have supported the establishment of savings and credit cooperatives (COOPEC). COOPEC branches are assigned educational and training roles but participation of women in these structures is still weak.

442. Generally, official banking institutions do not meet the needs of disadvantaged people, and women in particular. Banks find that the administrative costs of a loan to small borrowers are very high; their rigid conditions for guarantee (referring to real estate properties and land) exclude the poorest, even though it has been established that women are credit-worthy. For the most part, illiterate women are not in a position to set up bankable projects.

443. Thus, aware of the fact that women's lack of access to credit is a major constraint to their effective integration in the development process, the African Development Bank has undertaken several initiatives aimed at providing financial resources to women, among them the studies on women and credit carried out in 14 countries. The major findings and recommendations of these reports summarize well the situation of African women vis-à-vis credit as well as the action to be undertaken to overcome it. These conclusions are provided in the ADB report on the mechanisms for facilitating women's access to credit.

444. The studies tried to underscore the importance of women's economic contribution to the well-being of African countries, as well as the identification of key obstacles preventing their complete integration to the economic process, the increase in their productivity and income. The studies revealed that even though women contribute significantly to their families' well-being, particularly in the light of dwindling economic opportunities, they face a number of problems. This is the case in particular in the informal sector which is becoming more and more vulnerable and in which women conduct their trading activities, the high unit prices of raw materials and the low levels of technologies lead to low productivity, low profit margins and finally, limited access to markets. Women's productivity is also hampered by their lack of required technologies for market studies and the identification of the inherent risk factors. A large number of women have no qualifications in basic management and accounting to be able to maintain and develop their businesses.

445. However, in spite of the above-cited constraints, the studies revealed the following factors:

(a) The economic potential of poor women remains underutilized, owing to their lack of access to credit and know-how:

(b) Women are strongly motivated to obtaining a credit and have taken the opportunities given

(c) Women are credit-worthy and known to have high repayment rates;

(d) An appropriate financial and institutional setting can enable women to obtain credit that will be set out in such a way that they will be able to absorb and utilize them in a cost-effective manner.

Nevertheless, it is worth noting that women's economic needs have several facets. Development institutions can not envisage providing unique solutions.

446. Specifically, the studies pointed out that the best programme would be one that includes several services such as training, the alleviation of guarantee requirements, assistance to women and the provision of small loans and acceptance of small deposits in order for banks to provide adequate financial resources to women. Some banks, government ministries and NGOs have provided some aspects of these credit services with success. In Asia, the Grameen Bank in Bangladesh provides one of the best examples. Most of the country studies mention a variety of existing institutions or arrangements set to provide credit to small-scale enterprises. Such arrangements had limited success in terms of increasing loans to small enterprises. However, the impact of existing programmes for women's enterprises is still marginal. It reaches only a small fraction of these enterprises, and several women entrepreneurs still rely, at this moment, on informal sources of borrowing that sometime charge exorbitant rates of interest.

447. The various projects on women's access to credit which will need to be integrated, taking into account the measures cited above, will constitute a major step toward raising women's productivity and hence, will lead to fair distribution of economic gains. However, income generated from women's trading activities will be assured only when products that are being transacted have found stable and very sizeable market outlets through women who master the networks for the marketing of their products.

IV. WOMEN'S ACCESS TO MARKETS

448. The promotion of women's access to training facilities and to factors of production will be productive only if all efforts lead to their access to markets, credit and to channels for the marketing of their products, the final objective being to raise income generated from their various activities and to fetch a just price for their work, commensurate with the sacrifices and efforts they provide in all the development sectors. Goods produced out of women's agricultural activities are, for the most part, intended for self-consumption and the surplus is processed for marketing. Also marketed are craft products, fisheries and livestock by-products, textiles, in order to provide the necessary means to meet their needs and those of their families. The marketing outlets for these goods are usually urban markets and some times even markets of neighbouring countries. The incomes so derived are generally low in view of the fact that women farmers do not always master marketing channels.

A. Women's access to marketing channels

449. Marketing activities of women in rural and urban outskirts are generally practiced in non-structured sectors. This situation is due in part to the fact that a portion of the goods is consumed at home and the surplus is not at a level sufficient for large-scale bargaining in the official channels. The lack of time and difficulty of mobility limit women's access to markets in the modern sector. It happens that the variety of agricultural goods produced by women is encouraged neither by official organizations nor by agronomic research. This type of product, therefore, has low commercial value and is less likely to be demanded by the food processing industries. In addition, traditional techniques in use and the lack of women's training make impossible the marketing of products that have to meet a certain quality standard required for cross-border trade. Unable to have access to credit, intermediate technologies, apart from those utilized in the context of projects, are inaccessible to women.

450. The lack of road infrastructure and/or means of transport often prevent rural women from marketing their products in town, where they are likely to get a better price for their products. They are often victims of middlemen, men and women who have means of transport, appropriate storage and conservation facilities. Their perishable products are thus sold off to middlemen who, because they master the channels of distribution, get better gains out of these transactions. It is through these middlemen that one country's agricultural products get across territorial borders to find their way into the markets of neighbouring countries. The review of marketing channels relating to agricultural products some times sheds light on the predominance of men in breaking subregional markets, especially in the Sudano-Sahelian zone of West Africa. Whereas in the Gulf of Guinea, women find themselves at each end of the marketing channels.

451. As for handicrafts, it is the breakdown in the supply of raw materials (for instance caustic soda for soap and dyeing, colouring for textiles) which prevents women from making their clients loyal and capturing a stable market. Furthermore, extension programmes intended for those who carry on non-agricultural activities are few and it is not unusual for women not to take part in them due to lack of time, means and information. This information may be available at the level of the chambers of agriculture, of commerce and Industries and Trade: few women, however belong to these organizations.

452. Not being able to obtain the right price for their products and confronted with competition from imported goods, as well as the rising poverty of the rural sector, women migrate to urban centres where they make up nearly 60 per cent of the total informal sector's workers. The growing importance of the informal sector aimed at the creation of employment and the generation of income for a growing section of the population has interested brought decision makers in this sector. In order for envisaged actions to integrate the informal sector into the national economic fabric, it is imperative to ensure women's access to education and productive resources.

V. CONCLUSION

453. In the whole of Africa, young girls and women have limited access to education and training in a general way, and their number is dwindling gradually as one moves towards higher levels. Traditions, sectoral policies implemented, poverty and the division of work based on sexual consideration which confine women to housework which is time-consuming and exhausting are at the origin of the discrimination of young girls and women with respect to education. The lack of education denies young girls and women remunerated employment in both urban and rural sectors, inhibits their access to technologies, to inputs and to markets and prevents them from having access to credit due to lack of guarantee. Lack of education is therefore the first determining factor that makes it difficult for women to have access to factors of production and to markets. The access of young girls and women to training facilities is crucial, owing to the impact of education on the reduction of maternal and infant mortality, on the improvement of family nutrition, as well as on the reduction of fertility and hence, the drop in demographic growth rates. Illiteracy constitutes a barrier to female labour productivity and hinders the full integration of women in the development process.

454. The second determinant is the workload of rural women. This workload is worsened by the division of labour based on sex which places the responsibility of house work such as fetching of water and firewood and providing family food on women alone.

455. The third and last causal factors are reflected by the persistent crisis situation confronting African economies, environmental degradation, increase in population, which nullify developmental efforts and worsen male migration by shifting the responsibility of growing food crop production on rural women.

456. Furthermore, since the decade of the 1980s, economic adjustment policies under implementation have not yielded the expected results; the collapse of world prices of primary commodities on which African economies depend to a great extent was followed by a deterioration in Africa's financial position and its inability to honour its debt service obligation. The consequences of this crisis lead to constantly rising

poverty for women who are marginalized, and whose major cause lies in their limited access to factors of production and to markets.

457. Since the adoption in 1985 of the Nairobi Forward-looking Strategies for the Advancement of Women, significant progress has given a new light to the situation of women in the world, thanks to combined efforts on the part of African Governments, international and intergovernmental organizations, development finance institutions, NGOs, private research institutes and universities. Programmes, projects and actions have been initiated for women with a view to close the gap they suffer, to bring female populations to meet the challenges they currently face and provide them with resources concomitant with existing stakes. In view of the persistence of the crisis and the growing responsibilities of women with respect to solutions to development issues, the needs of women should be incorporated into programmes and policies relating to education, access to factors of production and to markets.

VI. RECOMMENDATIONS

458. The following recommendations will be carried out thanks to the combined efforts on the part of government, the donor community, NGOs and women themselves.

A. Access to education

459. Governments of African countries, the support of women networks that are mobilized in favour of the education of young girls and the assistance of the donor community should put into action recommendations made by the Pan-African Conference on the Education of Girls which took place in Ouagadougou, Burkina Faso from 29 March to 1 April 1994. The Ouagadougou Declaration issued an urgent call to African Governments to give top priority to girls' education in their national development plans.

460. Measures need to be taken to bring awareness to the people, including women themselves, regarding the necessity to educate and train young girls. Governments should allocate more resources to the conception of, and research on programmes on literacy and education for women. Non-formal education is the only means of reaching the largest number of women in Africa. It should be conceived within a long-term process rather than through ad hoc projects.

461. Training programmes should be based on the needs of target-populations, and hence take into account women's schedule of work and should be adapted to the context of their occupations. The teaching should be provided in national languages. School curriculums, from the primary level as well as for on-the-job training, should include the issue of environmental protection, fertility control, avoiding stereotypes about the role expected of young girls at the traditional level. Young girls should be encouraged to engage in scientific careers. Emphasis should be put on reducing regional disparity in education. Poverty alleviation programmes and those related to women's access to income-generating activities will be an incentive for more massive school enrolment.

B. At the agricultural level

462. The failure of most of the development projects in general and women's oriented projects in particular is often the result of indifference on the part of national authorities and misappreciation on the part of spouses, traditional chiefs of local communities and policy makers of the economic and central role of women in development. Decision makers should receive training which will provide more awareness of the real contribution of women. Furthermore, there is a need to rationalize the methods used to establish statistics and break down census results, not only by sex, but also by population type (rural and urban).

463. In a more general way, African Governments should, in the short and long term, ensure that male and female farmers are consulted at every stage of preparation, appraisal, implementation and supervision of agricultural development projects. Women, in particular, should belong to and fully participate in associations and cooperatives for development projects related to the food crop sector with a view to benefit from productive resources and the technical teaching being provided.

464. Governments should encourage girls to enter fields involving agronomic studies (livestock, fisheries, water and forests, veterinary schools) and in all the scientific career fields.

465. The technical ministries concerned should associate women's networks and groupings with the choice of intermediate technologies (stoves, solar dryers, mills, water pumps, etc.). Research programmes in support of food crop agriculture should not be restricted to seed research and soil studies alone, but also cover all technologies that will alleviate housekeeping tasks with a view to enable women to participate better in agricultural activities, discuss the planning of crops and issues of productivity and the utilization of irrigation techniques. It is at this cost that women who represent reliable resource will be able to contribute better to food security.

466. The status of head of household should be revisited to take into account the new redistribution of roles between a man and a woman, namely the emergence of a large number of women heads of households.

C. Access to land

467. The land tenure issue remains crucial in several countries. It is imperative that national legislation seriously review this problem which requires more than simple texts of law to be resolved, bearing in mind the deep-rooted traditions. Governments should find appropriate solutions with a view to improving the legal status of women with regard to land access.

D. Access to credit

468. The creation of cooperatives for agricultural production, for marketing and for credit to women should be encouraged as a priority. Experience has shown that women's associations have easy access to credit. Hence, they could establish micro-enterprises in the informal sector, both rural and urban, to which national and international organizations as well as NGOs could easily provide credit and technical assistance.

469. Banking institutions should be required to make efforts not only by extending their services to rural areas and streamlining loan procedures and guarantee conditions (requirements), but also by providing personnel to assist illiterate women to guide them and by accepting loans and deposits of small size amounts.

E. Access to market channels

470. Training intended for women involved in micro-enterprises and in revenue-generating activities should emphasize the marketing of finished products, more than on production organization aspects. To this end, training programmes intended for this target population should emphasize market studies, product processing, sales promotion, transport and intermediaries-based distribution and price setting.

471. Chambers of agriculture, of commerce and industry and of trade should reflect on constraints faced by women's associations involved in sectors covered by these chambers.