

Structural Adjustment Policies

Shifting the Costs of Social Reproduction to Women

by Nazneen Kanji.

International loans and aid will become increasingly available to South Africa in the near future, as a result of changing political conditions. While we are certainly in need of resources to redress the inequalities of apartheid, aid and loans often carry with it dependence on donor countries and varying degrees of control from outside agencies. One such example of outside intervention in the recipient country's economy is structural adjustment. This often involves the promotion of privatisation of social services such as health. In South Africa, the development of a progressive national health service would be undermined by this type of intervention in our economy.

This article, taken from a paper presented at the Workshop on Economic Policy, Equity & Health in Zimbabwe in February 1991, looks at how structural adjustment policies affect low income women.

Recession, Adjustment Policies, Low Income Groups, and the Sexual Division of Labour

Introduction

The period 1980-82 marked a deep recession in the international economy. Stringent monetary policies were adopted in the US, UK and other industrialised countries. These countries sharply increased the real rates of interest on loans and decreased overseas development aid (Cornia et al, 1987).

In Africa, the combination of unstable and declining export earnings, poor terms of trade, declining development aid and debt repayments has led to persistent and

deteriorating balance of payments deficits and crises. In response, international banking institutions have advocated stabilization and structural adjustment policies.

Adjustment policies in the 1980's

Adjustment policies are designed to reduce financial imbalances in the economy, by cutting down on state, business and household expenditure, thereby reducing credit creation and budget deficits. These measures combined with devaluation of the currency have a deflationary effect. They also tend to have rapid positive effects on the balance of trade through a reduction in imports.

Structural adjustment policies, as the name implies, are concerned with changing the structure of the economy over the medium term. The policies mainly involve expanding the supply of exports, with the objective of improving the balance of trade. Loans from the International Monetary Fund (IMF) and the World Bank are tied to the implementation of adjustment policies. International donors are increasingly giving aid on condition that these policies are implemented.

The IMF and the World Bank argue that underdeveloped countries have a relative advantage in the production of primary exports and see this as the only growth pole for African economies. The private sector, they argue, is able to promote production in a more competitive and efficient manner than the state sector. According to their arguments, African governments have over-subsidised state enterprises and overspent in social sectors such as health, housing, education, basic services and social welfare.

A typical adjustment package therefore includes:-

- cumulative devaluation to discourage imports and encourage exports (that is devaluing the local currency)
- reduction of government expenditure in the social sectors through privatisation, introduction or raising of user charges and the withdrawal of subsidies and wage freezes.
- trade liberalisation through the abolition of price and import controls and freer entry for multinational corporations.

As a result, education, health, and other social services, which were considered basic needs and basic rights, are increasingly seen as commodities for purchase.

The Effects of Adjustment Policies on Low-income Groups

By the mid 1980s, there was mounting evidence of the negative effects of adjustment policies on the living conditions of the poor. Lower real incomes, higher costs of living and restricted government expenditure in the social sectors were producing an alarming deterioration in living conditions, reflected in indicators like infant mortality rates and children's nutritional status (Comia et al, 1987). In sub-Saharan Africa, per capita incomes fell by over one quarter in the 1980s and there was widespread unemployment.

Adjustment Policies, Low-income Households, and the Sexual Division of Labour

Low income households will be affected differently depending mainly on the nature of their members' employment and income. Yet all members of the household will not be affected in the same way since there is an unequal sexual division of labour within households. The nature and composition of the household (including the number of earners, the number, age and sex of children, the presence of other female members to share the reproductive work) would also be important variables in determining specific effects on women.

In addition, neither equal sharing of resources, nor joint decision making, is at all common (Mascarenhas & Mbilinyi, 1983, Raikes, 1989; Stamp, 1989). As Tibaijuka describes the situation in Tanzania, "although women do most of the work, men control the resources. In some cases, they even control female labour" (Tibaijuka, 1988, p15).

Structural Adjustment, the Household, Women and Health

If anything, the effects on women are worse because of the levels of absolute poverty. Evidence is growing that women are worse affected due to expenditure cuts in the social



Cuts in health services mean that women must spend more time caring for sick members of the household.

sectors, such as the health sector. One reflection of this is the rates of maternal mortality. Maternal mortality is 973 per 100 000 live births in sub-Saharan Africa, as compared to 346 per 100 000 in developing countries as a whole. The figure is 11 per 100 000 in industrialised countries (Commonwealth Secretariat, 1989).

Food production

A study in Zambia (Evans, 1989) found that rural producers reliant on selling traditional food crops, predominantly women, found their incomes being squeezed by stagnating producer prices, rising transport costs, and rising consumer good prices. In male headed households producing maize for sale, wives were allocating a greater proportion of labour time to maize production, often at the expense of other food crops like millet, beans and groundnuts. The men controlled the income from the maize, with some indications that their priorities were not for food items for the family.

Spending priorities

Studies have shown that men and women do have different spending priorities. Women buy goods and food for household consumption, while men buy items for their own personal use or as investments. When men buy investment goods they are usually for production and trade, rather than maintenance in the household (Bruce, 1989; Feldman, 1989). Gender ideologies support the notion that men have a right to personal spending money, while women's income should be used for collective purposes.

Household food

In Ghana and the Ivory Coast, as in most countries implementing adjustment policies, incentives have been given to export crop production like cocoa and cotton, with no support for subsistence crop production in which women are most heavily involved (Commonwealth Secretariat, 1989). Thus women continue to bear the primary responsibility for satisfying household food needs, while their access to and control of resources are reduced. The focus on increasing cash crop production, and expenditure switching, increases women's labour and decreases their income with negative implications for their own health and that of their household.

Waged work and the informal sector

In waged work, women are disproportionately represented in low paid and low skilled occupations which have been the most affected by adjustment policies. Within the "informal sector", there are also gender specific characteristics with men being more

involved in the more lucrative businesses (like electrical and mechanical repairs, transport, carpentry, etc.) and women more involved in the service sector: petty marketing of food and related items, domestic service, etc. Incentives, if any, are directed to "tradeables" as opposed to "non-tradeables" like the sale of cooked food for low paid workers in urban areas.

Cuts in Government Social Spending

The cuts in government expenditure in the social sectors has also had a disproportionate effect on women because they have primary responsibility for child rearing and family health and nutrition. The cuts in health services and/or the introduction or raising of user charges mean that women must spend more time caring for sick members of the household at home, more time queuing for health services (if utilized).

The situation is well illustrated in a study in North Zambia where women said they themselves could not afford to be ill both because of the direct costs of treatment and because of time spent away from productive work. They also pointed out that they were spending more time caring for sick members of the household, particularly children, at home (Evans & Young, 1989). This represents a direct shift of responsibility for health care from the state to women.

Similarly, cuts in food subsidies and rises in prices put more direct pressure on women because they are responsible for shopping and cooking food. Cuts or a deterioration in water services put more direct pressure on women because they, and their children, are primarily responsible for fetching water for household consumption.

Participation, Exploitation and Time

In addition to productive and reproductive work, women in low income communities are being asked to have a greater role in the organisation of items of collective consumption, like water and health services. This community level work is usually carried out on an unpaid basis, often in the name of "participation" in projects. If women are paid, for example, as community health workers, they do not receive salaries but "allowances" or "incentives" which almost always amounts to less than the minimum wage.

Tibaijuka points out that women in Tanzania have recently been targets for mobilisation to undertake unpaid activities like road building, building and maintaining schools for the community (Tibaijuka, 1988). In the same way, many health, housing and water projects assume that women have free time to give towards meeting these social needs.

Time use data, however, has shown that women consistently work longer days than men and that low-income women face severe time constraints in getting through what is often a continuum of productive and reproductive tasks. In many countries in sub-



Cuts in food subsidies and rising prices put more pressure on women as they are usually responsible for buying food.

Saharan Africa, a 16 hour workday beginning at 5 a.m. and ending at 9 p.m. is not uncommon. Mothers often balance the conflict between working for an income on the one hand, and domestic work and childcare on the other, by reducing their sleep and leisure time (Bruce, 1989).

Women-headed households

The situation may well be particularly acute in women-headed households which are disproportionately represented amongst the poor in many countries. Survey classifications of family types greatly underenumerate de facto women-headed households. As many as one third of households in the world are women-headed, and in some areas the figure is as high as 50% (Bruce, 1989). Yet, the stereotype of male-headed households

prevails and seriously limits an adequate understanding of and policy responses to the problems of production and reproduction faced by women-headed households.

Conclusion

In summary, because of inequalities in the sexual division of labour, low income women are bearing the brunt of adjustment policies, having to balance productive and reproductive work. The latter not just in terms of biological reproduction but the wider concept of social reproduction. Much of the expenditure switching and so-called efficiency measures of adjustment policies are in fact transferring the costs of social reproduction from the paid to the unpaid economy, with low income women footing the bill.

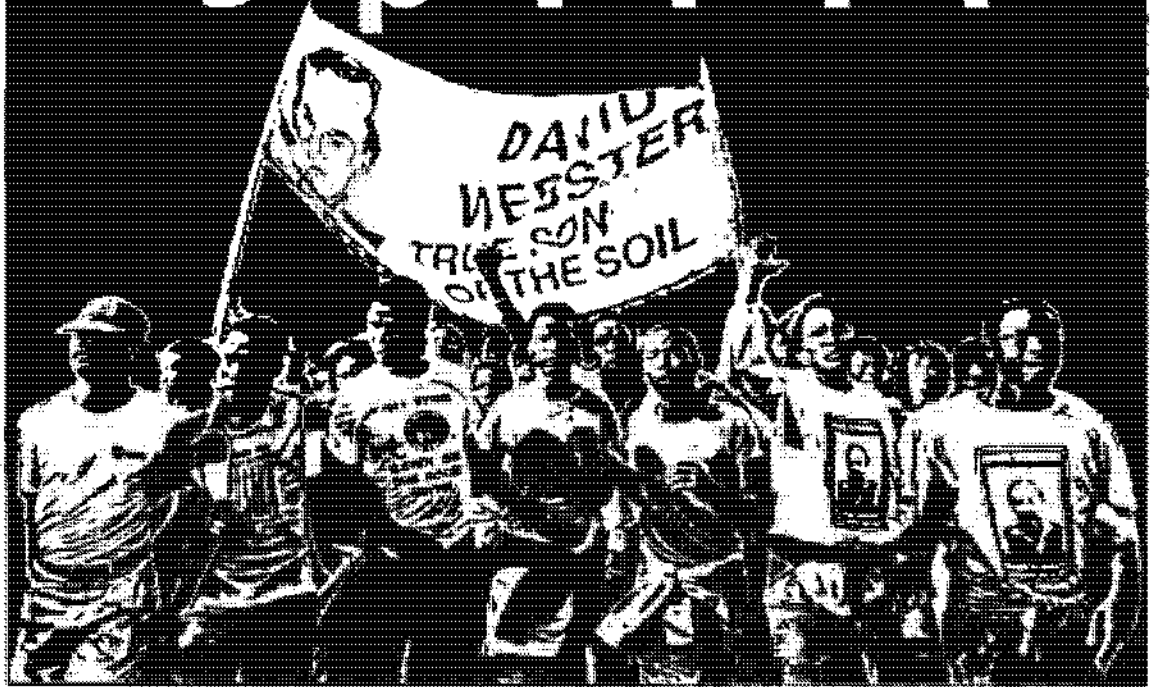
Moves towards state allocation of resources for social reproduction are in the process of being completely undermined by recession and adjustment. Profits for capital are maintained by further exploiting labour and, in particular, women's labour, thereby deepening both class and gender divisions.

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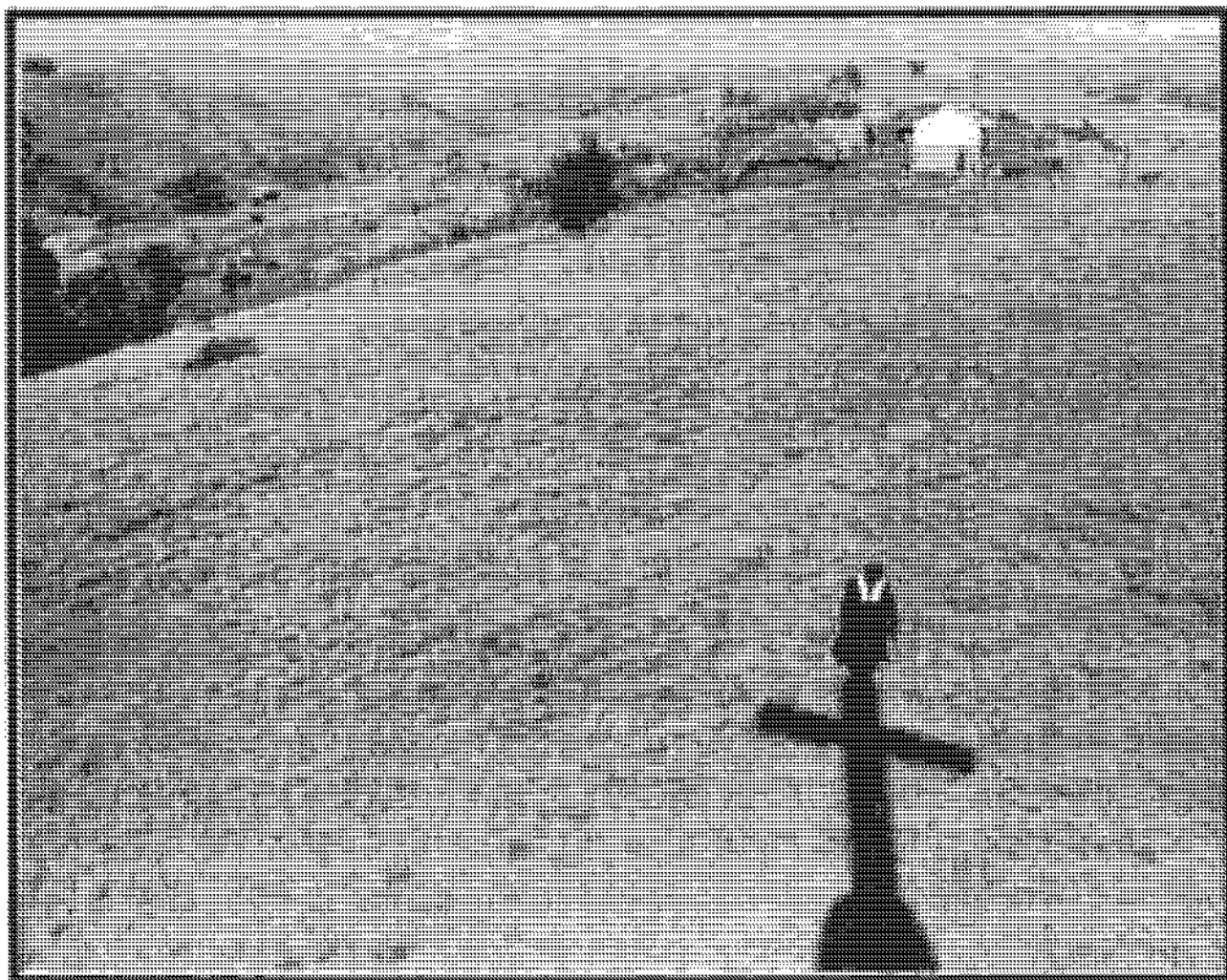
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SECTION D

MULTIPLE OPPRESSION



The issue of solidarity amongst women was raised in the article on the Philippines Conference in the previous section. One delegate at the conference remarked, "heterosexual women often don't support lesbian women, western women don't support African women". The three articles in this section look at the health issues of different women who together make up different facets of the "sisterhood" in South Africa.