



Gender, Work and Structural Adjustment: A Selected Annotated Bibliography

Section I – Asian Papers

Section II – African Papers

Section III – Latin American & Caribbean Papers

**Lakshmi Lingam
Professor, Unit for Women's Studies
Tata Institute of Social Sciences, Mumbai India
Visiting Scholar, CEW
February 2005**

**Center for the Education of Women
The University of Michigan
330 E. Liberty St. Ann Arbor, MI 48104-2289
734/998-7080
<http://www.cew.umich.edu>**

ACKNOWLEDGEMENTS

This annotated bibliography was prepared as a prelude to a review of research on structural adjustment policies and their gender and household impacts; and as an accompaniment to an empirical study that I have undertaken in Mumbai, India. My keen interest in looking at research emerging from the African, Asian and Latin American continents was positively supported by the Center for the Education of Women (CEW), University of Michigan, Ann Arbor through the Jean Campbell fellowship for the Visiting Scholar Program. I spent the spring of 2003, collecting lot of literature from the virtual and real library at the University, which is a gold mine and their staff extremely helpful. I sincerely hope that these annotations of important research in the field will spur many researchers to carry out micro studies in many other countries to accumulate evidences to counter neo-liberal policies being pursued world over, which are proving to be anti-women and anti-poor.

I would like to extend my sincere thanks to Ms. Jean Campbell, who had made this possible through the fellowship that she had instituted. She also took personal interest in meeting with me and attending my presentation. I would like to express my heartfelt thanks to Ms Carol Hollenshead, the Director of CEW, who not only had extended the fellowship but had provided an extremely congenial work environment for me to carry out my work. Her warmth and energy are positively contagious at the CEW. I am delighted to come in touch with Ms. Susan Kaufmann, Ms. Beth Sullivan, Ms. Jeanne Miller and Ms. Heather Branton among all the wonderful staff at the CEW. I owe my thanks to my research staff in India, Ms. Lakshmi Kutty and Ms. Shanti Nakkeran who helped me in carrying out the compilation of this monograph.

The review in the form of a working paper is also available on this site. I would welcome researchers use both these resources, give me feedback and duly cite the works whenever used.

Dr. Lakshmi Lingam,
Professor, Unit for Women's Studies,
Tata Institute of Social Sciences,
Mumbai, INDIA.
Email: lakshmil@tiss.edu

II. African Papers

1. Drakakis-Smith D.W. (1994): ‘ Food Systems and the Poor in Harare Under Conditions of Structural Adjustment’; *Geografiska Annaler Series B, Human Geography*, Vol. 76, Issue 1, 1994, pp. 3-20.

This article investigates the urban food system of Harare, looking at the difficulties faced by the urban poor in relation to food production, processing, distribution and retailing mechanisms that have resulted from the SAP introduced in 1990.

- Given the rising rate of inflation, intensified deindustrialization, growing unemployment and stagnant salaries, the poor have found it increasingly difficult to meet their basic needs. A growing concern in this scenario is that of urban food supplies, as many urban areas reveal specific nutritional problems that relate primarily to their reliance on cash purchase of food, which in turn is linked to poverty and unreliability of income. Other specific urban factors that impinge on nutrition and health are high population density, prevalence of diseases, the need for mothers to work, and exposure to commercial food marketing.
- Food security involves much more than food availability – it involves access to food by households suffering from or vulnerable to undernutrition as a result of poverty or other forms of entitlement deprivation. It is important to recognize, that along with other imbalances, problems in food delivery systems may be as instrumental in creating conditions of food insecurity.
- The data is from 3 different areas of the city, one middle-income, one low-income, and one squatter area in transition. The surveys undertaken between 1988 and 1991 looked into the sources of food items and the characteristics of the informal food-retailing sector.
- The fact that the conventional food supply system cannot meet the needs of the poor is evidenced by the tuckshops and other informal food-selling modes that populate the low-income districts, and also by those who plant cereals and vegetables in Harare’s peripheral areas.
- In order to understand the forces affecting food consumption by the poor it is necessary to examine the following links:
 - Food purchasing: majority of the households purchase most of the food they consume. Problems arise due to irregular incomes and competing needs. Two sub-sectors form the exchange media here, (i) the conventional retail sector – characterized by conventional capitalist market mechanisms of the West, like supermarkets, advanced technologies for storage and retailing, aggressive commercial selling, convenience foods that cause fundamental diet changes) and (ii) petty commodity retailing – that meets the food needs of the poor by making available small quantities at low prices. This sector is often criticized on account of low hygiene and standards, but the poor make substantial use of petty commodity retailers for purchasing both fresh and cooked foods.

- Urban production: the ability of an urban household to produce foods depends on control over basic inputs like land, labor, or capital, together with some influence with the urban authorities; clearly, middle-income households are involved in food production. Two main spaces of urban food production are household gardens and areas on the urban periphery. Government reactions tended to be proscriptive, citing damage to health and the ‘modern’ image of the city. Almost all urban food production outside domestic gardens is classified as part of the ‘informal’ sector.
- Most low-income households in Harare spend up to three-quarters of their income on food; an important feature of the overall food purchasing situation was the pre-eminence of supermarket retailing. Supermarkets are influencing not only the retailing patterns of food systems, but also the planning structures of suburban residential and shopping areas. The important role played by the CBD in conventional food retailing offers similar benefits as supermarkets, in terms of greater choice, more competitive prices, and possibility of varied shopping.
- There are 3 types of informal petty commodity food retailers in Harare: hawkers, who sell from fixed or mobile stalls, pavement sellers, and tuckshop operators. The last are illegal or semi-legal and found in low-income areas. Petty commodity retailing grew in the 1980s due to search for employment and also to meet the expanding demand for food at costs lower than those in the supermarkets. Tuckshops were mostly run by men, and drew their products from district-based suppliers, while women were the majority of hawkers, and obtained their products from wholesalers or retail markets.
- Business hours in the informal sector were long; most operate on all 7 days and for more than 10 hours daily. Despite such long hours incomes are not large.
- Probably as a consequence of the limitations of the informal sector, urban agriculture is extensive in Harare, both in private gardens as well as public open spaces in the urban periphery. This activity is illegal – linked not only to issues of sanction from authorities, but also to environmental laws related to mosquito breeding, soil erosion and infilling of waterways – but it is difficult to judge considering the harsh livelihood conditions of the population.
- Policy responses to such a situation need to address the supply system as well as incomes of workers; recognize that petty commodity activities and urban agriculture not only helps depressed families to survive, but also generates employment and uses unused land productively; upgrade tuckshops to conventional stores, and grant legal recognition and rentable stalls to hawkers.

2. Harts-Broekhuis Annelet (1997): ‘How to Sustain a Living? Urban Households and Poverty in the Sahelian Town of Mopti’; *Africa*, Vol. 67, No 1, pp. 106-129.

This article addresses the question of how the inhabitants of Mopti manage to sustain a living in a scenario of reduced earnings, asking whether sources of income, at both the individual and the household level, have been diversified, or whether the members of an urban household are often doing the same kind of work.

- Owing to the implementation of structural adjustment programs the security and stability of employment in the formal sector declined, and the distinction between earnings in the formal and informal sectors became blurred.
- Urban households' steps to safeguard their position and spread risks involve: diversifying the sources of income, maintaining social networks which can be relied on for help in time of need, depleting household reserves by selling possessions, consuming less or changing patterns of consumption, and in times of total distress, turning to charity. Reactions of urban households to deteriorating economic conditions are influenced by: its socio-economic position, its migration history, the size and composition of the household, and the ethnic background – which determines patterns of dependence on kin and neighbours for security.
- Data is based on questionnaires administered to 2 sample groups in Mopti – inhabitants of the authorized residential areas, as well as those of the unplanned but tolerated residential areas and refugee camps located within the town boundary. Totally 841 households were interviewed.
- In the 1950s and 1960s – a period of economic growth in Mopti – indigenous townspeople (traders, artisans, farmers, fishermen, civil servants) were the important social groups. However, by the 1970s and 1980s – a period of severe economic drought – the sizes and prestige of existing socio-economic groups changed. New urbanites (those who deliberately planned to continue their career in town, due to lack of opportunities in the rural areas and wider avenues in town) now far outnumbered the indigenous citizens. There have also been changes in the ethnic composition of the town, reflecting changes in migration patterns with respect to the areas of origin of newcomers.
- Rural households are not the only extended households; extended families of different types abound in Mopti town as well. 2 criteria have been used to categorize households: the marital status (monogamous or polygamous) of the head, and the family relationship between the head and the other members.
- There were few opportunities for wage labor in Mopti, consequently three-quarters of the labor force in the official quarters was self-employed or worked as a cooperating family member in a household unit. In the tolerated squatter settlements the percentage was even higher.
- 3 out of 4 men in the 15-65 years age group in Mopti's official quarters were employed, quite low compared to the small urban settlements and surrounding rural areas, where over 90% of men between 30 and 55 worked. The limited participation of young people is due to difficulty in gaining entry into the labor market, and not because of longer formal or informal education or apprenticeships. Working in a household unit was more characteristic of indigenous households than others, and these were more often involved in the primary and secondary (craft) sectors. These households show higher degree of labor participation (often family members) than other urban households.
- 1 in 9 urban workers engaged in several income-generating activities; this was far lower than the percentage measured in small towns and rural areas in the Mopti region; in 71% of the cases one of the activities involved the primary sector. Inhabitants in the tolerated quarters found it more difficult to find a place in the labor market. The great insecurity arising from their struggle provided the impetus to a higher labor participation (57%), especially among

women, more frequent sideline activities, and reliance on begging and charity of other citizens.

- Ethnic background influences the choice of occupational activity, e.g., pottery-making, pastoral and herding activities and fishing were ethnically bound occupations. But as far as the overall number of activities is concerned the relation between ethnic background and occupation is limited.
- Diversification of income at the household level means that several members of the household may work and may engage in different activities, or that additional income comes not from work but from investments or other people's help. This could include renting out the means of production or living accommodation or receiving financial support from others.
- Average number of sources of income was higher among the households that combined income from labor with income from other sources. Regarding adequate *per capita* income, the most favorable ratio (vis-à-vis types of income source) involved households with 3 to 6 sources of income where those sources provided for 2.2 to 2.6 people. The situation was most unfavorable for those households with few sources of income and for those with the most. Households living in the tolerated quarters did 3.1 jobs compared to the 2.3 of those from the official quarters – an indication that for the former the income from each source was as limited and uncertain as it was important.
- There exists a positive correlation between socioeconomic status and the pattern of polygamous marriage, as also between total income and household size.
- As the number of working people in a household increased, the diversity of occupations in the household also increased; this increase was greatest where there were 2, 3 or 4 people working, and diminished with more people working. In 1 in 5 households a household unit or small family firm was operating, but it was also the case that family members undertook the same kind of activity but worked independently. It can be said, however, that the activities undertaken at the household level were more often linked with each other than might have been expected.
- In 1 out of every 3 households 2 types of activity were combined, and 47% of households earned income by combining household-level activities with trade, a combination due to the large number of women active in this sector. This combination was second only to the household-primary sector combination. Households where at least 3 persons were engaged in different activities were more frequently headed by workers in the transport or public service sector. This indicates that the degree of diversity is related more to financial opportunities than to poverty, because to create lucrative employment, initial investments are usually necessary.
- Coping mechanisms in urban households took the following forms: broadening the sources of income by workers taking on sideline activities or new workers entering the labor market; reducing expenditure by restricting it to basic necessities like food, fuel, water followed by housing and clothing, and also cutting down on meals and expensive items; and incurring debts by borrowing from banks or private individuals.
- The entry of new workers into the labor market was marked by the increasing presence of working women. 2 opposing cultural tendencies influence the

participation of women: on the one hand, the custom that women are responsible for certain expenses (ingredients of sauces, personal expenses, etc.) and therefore need their own income, on the other hand, the pressure to keep women at home; add to this the factor of economic necessity. Petty trade was the most important 'refuge' sector as women mostly had to generate their own employment. Participation in the labor market by women was primarily not influenced by market demand or size of earnings (which were quite low), but was dependent on 'cross-effects' such as the competitiveness of the household or the level of the household budget.

3. Jiggins, Janice (1989): 'How Poor Women Earn Income in Sub-Saharan Africa and What Works Against Them'; *World Development*, Vol. 17, No 7, pp. 953-963.

The article discusses women's contributions to rural livelihoods and assesses their tough circumstances and avenues for empowering interventions.

- Household-based agricultural production remains the major source of food and income for the rural population. About 30% households are female headed, women perform about 80% of agricultural labor, and they generate a third or more of the household income. However, patriarchal family and social structures deny women access and control over property, income or decision making.
- There is a growing stress on livelihoods as women increase the length of their working day, basic food, water and health services are minimal, and rural services pay the price of capital being routed to urban-based secondary and tertiary enterprises. Domestic policy failures, poor economic management and debt problems have restricted room to manoeuvre.
- Poverty of cash, of natural resources and rangeland, of labor deficit due to less members of household, due to excess labor and less productive employment, and poverty of health due to dietary deficiencies and HIV/AIDS related illnesses leave women with no scope to engage in entrepreneurial or commercial activity when they are focused on fighting to survive. When basic survival is assured, additional assets are acquired to increase security; considerable numbers of women move creatively between survival and entrepreneurial activity, but they do face problems.
- The ways in which gendered division of labor in the family and socio-economy is structured in African patriarchal society, structural change in agrarian economies has further disadvantaged women because the new arrangements do not support the underlying constants in the social organization of production. So with new laws, women do as much work as they did earlier, only now they function in a legal limbo with weaker access to services and little stake in outputs.
- Marriage is no longer the only way rural households are formed, and the synonymy of residential unit, biosocial unit and economic unit is weakening. These trends may have negative effects for rural women as traditional support systems break down, but may also open up new horizons beyond the restrictions of traditional gender expectations. In the face of their increasing

responsibility for the daily support of themselves and their children, the author suggests that women must be provided with the means to give that support.

- The informal economy denotes an indigenous unlicensed parallel economy that has activities ranging from self-employment and petty enterprise to wholesaling, export trading, and sizeable financial operations. Most of these activities go unrecorded; the whole area of production, processing, sale of foodstuffs that don't enter formal markets and small agro-scale industry do not enter official surveys. Yet, notably, female entrepreneurship is concentrated in these areas.
- Among the many difficulties women entrepreneurs experience are: interference and manipulation by men, raiding of cash to meet domestic expenditures, fragmentation of profits, lack of infrastructure along the entire production and marketing chain, competition with state enterprises, access to credit and financial services, and competition with other women.
- Efforts that will help women strengthen their position in the labor process, within households, and as independent wage and income earners are listed as follows:
 - More than just increasing access to land, credit and poverty-alleviation services improving the resource base – land quality, energy use, water availability, developing alternative social support structures, strengthening transport and construction capacities – will go a longer way.
 - Expanding income opportunity through land redistribution and provision of services is based on the assumption that the existing gender divisions of labor and responsibility will continue into the future; how far land redistribution will serve to redistribute male and female roles needs to be debated. Changes in women's legal status might enable women's control over factors of production.
 - Support to strengthen women's negotiating power at policy levels and within alternative rural labor markets might prove a powerful strategy for improving women's position within emergent labor processes. Strengthening of leadership, social skills, access to information, development of advocacy skills are some forms of this support.
 - Increasing opportunities for schooling of girls and professional training for women, developing drudgery-reducing machinery, and providing facilities that help women manage pregnancy and childcare.
 - Trying out strategies aimed at widening rural women's access to formal sector resources and services. Alongside this, focusing on expanding enterprises in the informal sector, to the extent to which informal activity is robust enough.
- The author recommends several promising microlevel strategies for action. Support for rural women's income earning activities and capacities is essential to stem further deterioration of the women and their households.

4. Kamau Paul (undated): ‘An Economic Analysis of Gender Diversity and Urban Poverty in Kenya: A Case study of Eldoret Town’, pp. 1-19. <http://bij.hosting.kun.nl/iaup/esap/publications/nairobi/Kamau1.pdf>

The study examines the economic and policy-related factors that cause poverty among female-headed households in Kenya based on a sample of one hundred households in Eldoret town. Poverty is mainly due to an inherently discriminatory culture as well as policy imbalances that work against women.

- Contemporary thought on the issue of poverty asserts that it cannot be defined merely in terms of income-expenditure and nutrition-consumption deficiencies, but is caused by a diverse set of power relationships that deny life skills, assets and resources to people, as also access to and control over these.
- Some of the causes for the deterioration of the Kenyan economy during the last two decades (1980s and 1990s?) are the oil crisis, HIV/AIDS scourge, volatile world prices for exports and implementation of Structural Implementation Programmes (SAPs).
- Women comprise about 51% of the Kenyan population. Female-headed households constitute 30% of Kenya’s households of whom 52.9% are poor. These women’s hard work notwithstanding, their incomes are limited as well as uncertain and compel many to engage in illegal and usually risky activities such as prostitution, brewing of illicit liquor, hawking without license and in restricted places.
- Female-headed households tend to be poor due to the added responsibilities on the woman who has to take care of children, often young, as well. They have significantly less access to certain services and resources, most of which do not take into account the needs, timings and multiple roles of women. Also, women shifting to urban areas for employment results in these households being poorer than male-headed households.
- Eldoret town with its many large-scale industries and parastatals, has an employment and growth potential that has attracted a large population. The study covered four low-income settlements in the town. Data consisted of questionnaires covering female heads of households and organizations/government ministries dealing with gender issues. Descriptive statistics were the main method of analysis.

Analysis:

- Mean age of the respondents was 32 years; over 78% were less than 40 years of age.
- Typically these women were single (35.1%), widowed (24.2%), separated (22.7%) and divorced (18%). Economic crises, family breakdowns, HIV/AIDS scourge and unwanted pregnancies were some of the factors causing such situations.
- 60% had primary education, 43% secondary school education and only 4.6% had some further training after secondary school. Main reasons for dropout were lack of school fees, exam failure, pregnancy and marriage. Others indicated they were not interested in education. The highest

percentage of the poor with the lowest incomes are the ones with no education. Incomes are positively correlated with level of education.

- Majority of the respondents had about five people depending on them; most of these were own children between 2 months and 14 years. Once they came of age they moved out looking for employment. This dependency rate is relatively high compared to the overall household size of the urban residents.
- Over 80% were in the informal sector, doing small businesses like green grocery, second-hand clothes, hawking of small wares and cooked food. Only few in the formal sector.
- About 43% had an average income of not more than Ksh 3000 per month, which is way below the estimated mean monthly income of Ksh 8639 for the poor in urban areas. Respondents' monthly expenditure is also way below stipulated accounts; they argued that they have to do away with most items so that they can re-allocate all income to food.

Over 36% of the respondents blame gender discrimination for their present poverty levels. Gender discrimination is evident in the following ways:

- Women's lack of access to productive resources such as land, credit and income.
- Women have to subsist in low-income informal jobs after being kicked out of formal employment; women account for only a third of the whole wage-employment sector.
- Government's inhibitive policy framework, denial of their rights and of protective policies in cases such as early pregnancy and inheritance of property, harassment by law enforcers, neglect by government in legal/administrative cases where its assistance has been sought by these women, requirement of authorization by husband in order to avail credit facilities.
- The author as well as most of the respondents recommended that government laws and regulations that hinder women's participation and development should be revised so that women are enabled to own land and property, avail credit facilities and funds, and get education and training to improve their conditions.

5. Kanji Nazneen (1994): 'Structural Adjustment in Zimbabwe: The Way Forward for Low-income Urban Women? In Meer Fatima (ed.), *Poverty in the 1990s: The Responses of Urban Women*, UNESCO and International Social Science Council, Paris, pp. 41-64.

This paper analyzes the impact of the Economic Structural Adjustment Programme (ESAP) on low-income women in Harare, stating that women are the most affected – with decreasing food consumption, more intensive work, diminishing returns and savings, and escalating anxiety about the future. A household-study conducted in 1991 was followed up by another in 1992, and comparative data are presented.

- The ESAP in 1991 in Zimbabwe emphasized export-led economic growth, reduced subsidies and effected cuts in social services. Recognizing that the

poor will bear the heaviest burden the government planned a Social Dimensions of Adjustment program to mitigate the worst effects for the poorest groups; it consists of a social welfare component and an employment and training program.

- In mid-1991 a study of 120 households in Kambuzuma, a suburb in Harare, collected gender-disaggregated information on paid and unpaid work, income, consumption and social activities.
- The mean household size of the sample was 5.32 people. 53.8% of female-headed households lived below the poverty line. The main earner was a male in 93% of households; remaining 7% were female-headed. A much higher proportion of second and third earners were women: 43% and 50% respectively.
- Five times more men were in formal employment than women. Women were concentrated in sales, clerical work, health and teaching. Some were self-employed as seamstresses and knitters with their own machines.
- Although 78% of women described themselves as housewives, 91% earned some income of their own. Their income was directed towards households needs such as food, utensils, for the children, savings, etc. Women were almost exclusively responsible for domestic work. In over a third of the households women migrated seasonally to the rural areas to work on farms usually belonging to their husbands' families. They maintained links with the rural areas and this helped in the flow of resources both ways.
- What is evident from the survey is that women's work is generally undervalued and underpaid. They have to balance productive and reproductive work, and have to bear immense time pressures. Their community links with rural kin, caring for and helping the elderly and sick, and assisting relatives in work are all types of compensation for inadequate social security systems. Their hard work gave them no say in decision-making, except in households where they have an independent income. The concept of leisure seemed more alien to women than to men. 63% women went to church to escape from harsh, everyday realities; only 29% men showed this trend.
- The effects of the ESAP were assessed in a follow-up study of a sub-sample of 21 households in 1992. Prices of food and basic commodities spiraled, as did costs of living in the absence of social subsidies; all this only increased the pressures on women.
- Changes occurred in consumption patterns with reduction in meat and 'luxury' food items like sausages and ice cream.
- School and examination fees were increased, which made parents cut food consumption, borrow money or use savings. Education was important to all parents, as it would mean a better life for their children.
- Increase in maternity fees – from \$140 to \$500 in one hospital in Harare – meant an increased risk of overworked and undernourished poor women having complicated deliveries. Maternal morbidity and mortality will therefore increase for poor women.
- Amendments to the labor Relations Act were designed to allow more flexible hiring and firing to improve efficiency. This increased anxiety among the sample households. Women's income-generating activities faced severe reduction as well.
- Men and women cut down expenses on leisure activities – men cut down on

beer and soccer matches, and higher income women cut down on hairdressing, films and picnics for the family. ESAP has exacerbated conflict in the household arising from men's private spending on drink and 'girlfriends'; many women resign themselves to the bad behavior of men.

- All the women said they were more affected than the men by the increased cost of living, as they had to manage household consumption and welfare. In educated and reasonably economically sound households negotiation about changes that should be made by both partners were evident.
- Female-headed households generally have lesser access to resources and opportunities.
- Opportunities for gaining economic and social power are diminishing for all low paid workers, with women being at the bottom. Survival strategies cannot be a substitute for more equitable macro-economic policies.
- Under the SDA program, access to health and education services has shifted from being a basic right to a kind of charity. These targeted interventions are fine-tuned to reach out to only the emergency needs of only the very poorest, not to improve living conditions.
- The employment and training program is yet to take off, but it seems likely that women might not be in a position to take advantage of the opportunities unless they are specifically targeted.

6. Levin, E. Carol, Ruel, M.T. et. al., (1999): Working Women in an Urban Setting: Traders, Vendors and Food Security in Accra. *World Development*, Vol. 27, No.11, pp. 1977-1991.

Based on a 1997 household survey carried out in Accra, Ghana, among 559 households, the paper attempts to show the crucial role women play in earning incomes and securing food for their households in urban areas. Though not originally planned the authors acknowledge that gender and headship emerged as significant factors in the analysis. The paper elaborates the culture specific definition of household adopted in this study to accommodate a unique household organization among the indigenous population of Accra (the Ga) where the men and women live separately even after marriage; there is a heavy reliance on consumption of street foods; and children often eat somewhere other than with their mothers. The findings of the study highlight:

- Over one-third of all households surveyed are headed by women. On the aggregate female-headed households (Fhhs) are significantly different from male headed households (Mhhs). Although not all Fhhs are not poor, they are overrepresented in the lowest expenditure groups. The ratio of children per adult population in Fhhs is 1.3 times what prevails in male-headed households. Fhhs have a low number of males in working ages. A significant higher proportion of female heads have no education or very low levels of education.
- Sources of income for Fhhs come from petty trading, gifts, remittances, net borrowing and lending as opposed to Mhhs rely more on wage labor.
- Food is by far the largest item of households budgets for both. As income increases the percentage of budget allocated for food falls. Women allocate household income differently than men. Women favor the provision of basic goods and services to meet the needs of their family. In terms of household

calorie availability, Fhhs have almost 10% higher than Mhhs, obtained by purchasing street foods that contribute to dietary bulk but not quality.

- Based on food adequacy and proportion of household budget on food, four categories of households were identified by this study:
- food secure households are ones where a small proportion of the budget is spent on food;
- food insecure households have inadequate consumption and a high share of the budget spent on food;
- food vulnerable households have adequate consumption now, but a relatively small shock on the income could lower the consumption in the future.

According to this classification, although Fhhs have food adequacy, a high proportion of Fhhs and “female” occupation groups (petty trading and street food vending) are in the vulnerable group. The authors recommend that to create a policy environment that is supportive of women's income earning work through access to credit, skills training, improvement in the regulatory environment and provides a political voice to the self employed small scale entrepreneurs.

7. Mupedziswa, Rodrick & Perpetua Gumbo (1998): ‘Structural Adjustment and Women Informal Sector Traders in Harare, Zimbabwe’, Research report No.106, Nordiska, Africans , Uppsala, Sweden

- Zimbabwe accepted SAP known here as Economic Structural Adjustment Programme (ESAP) in 1990.
- Studies for example from Mozambique, Zambia, Tanzania, Kenya and Ghana have suggested that vulnerable groups have neither been adequately protected from adverse effects nor have they been integrated into the mainstream of economic planning.
- A total of 175 women engaged in informal trade were interviewed in 1992, 1993 and 1995.
- Study aims to assess the impact of economic reform on different categories of women and identify new household strategies within the same population.
- The study subscribes to the understanding that the informal sector is not homogeneous and uniform. It is internally differentiated and closely linked to gender.
- The results of the first phase I and II indicate that there have been gender specific impacts in the social costs of adjustment. For many women, ESCAP has meant less access to basic goods and services, deterioration in the quality of life and deepening impoverishment.
- The study recorded increases in the internal competition among the traders.
- degree of co-operation among women traders.
- Cost of living (especially food) and average no. of hours worked per week increased.
- Correspondingly, the average monthly income; amount spent on buying goods to sell; average number of times meat, lacto, beans and dried fish

eaten per week and number of visits per year to rural home have decreased.

- Higher proportion of women were found to be heading households, paying for the major share of the household costs; looking after elderly/disabled/ill relatives and living with looking after grand children.
- General shifting of household responsibility from men to women and from younger women (daughters) older women (mothers).
- Reference made to the background information of Zimbabwe in the report mention the declines in employment in manufacturing and increase in trade; increase in micro and small scale enterprises; the social fund to protect people from the adverse effects has reached a small proportion and even a smaller proportion of women. Cost recovery measures in the education and health sectors have affected girl children and women. Change in dietary patterns was observed. Retrenchment of men is giving rise to female managed households and wave of abandonment of women and children by men. A survey observed that 35% of women in high-density areas of Harare are suffering mental health problems linked to stress.
- The comparison of the various phases of this study indicates in the area of changes in consumption patterns- changes in the quantity and quality of foods purchased and consumed.
- The study observed that school drop out rates have declined over the three phases. The explanation given was that of perseverance of low-income families to forego other essential and basis necessities in order to ensure that their children go to school.
- There had been a decline in the reporting of ailments by the respondents. Hypertension and body aches. Among the respondents that reported illness, 91.1% received medical treatment. In Phase III, a decline in consulting private doctors was observed.
- The study results revealed that major household chores, including cooking, cleaning and care of pre-school children were being performed mostly by women, and children ranked second except for care of pre-school children where domestic workers ranked second.
- Pertinent changes in household structure were noted in the first and second phases of the study. The pressures on seeking housing, lack of employment among married sons is placing a lot of pressure on the mothers who equally are struggling to survive. Overcrowded condition and frictions place strain on families. The responsibility of divorced daughters and orphaned grandchildren (because of AIDS) places great strain on households and specifically elderly women
- The study observed that majority of the respondents perceived ESCAP negatively. Many of them also did not know what it was all about but know in terms of its impacts as retrenchments, increase in suffering poverty and negative impacts for women.

8. Owusu Francis (2001): ‘Urban impoverishment and Multiple Modes of livelihood in Ghana’; *The Canadian Geographer*, Vol. 45, No3, pp. 387-403.

Using Ghana as a case study, the article argues that policies of the structural adjustment program have created a favourable environment for the intensification of multiple livelihood strategies among salaried employees. These are increasingly not just ‘survival’ strategies limited to the poor, but ‘accumulation’ strategies in the face of greater economic insecurity practiced by different socio-economic groups.

- The policies under SAP have led to increases in urban poverty among the unemployed as well as those with fixed incomes such as salaried employees. At the same time, cost recovery measures have escalated the prices of critical urban services. Salaried workers’ incomes have not kept pace with the devaluation and inflation. The failure of Ghana’s Economic Recovery Programme (ERP) to increase real wages and its role in giving legitimacy to the private sector created an environment in which salaried employees began to see the private sector as a legitimate avenue to raise income.
- Pre-ERP survival strategies were: suffer-manage strategy, beat-the-system strategy, escape-migrate strategy, return-to-the-farm strategy and, strategy-of-participation. In these the use of ‘survival’ strategy as an analytical framework focuses only on the poor, ignoring the experiences of salaried employees who are involved in multiple economic activity not solely for survival but also to accumulate capital. This is because of increasing job insecurity brought about by retrenchment accompanying ERP.
- The data are drawn from the Ghana Living Standard Survey (GLSS3) between September 1991 and September 1992, and fieldwork conducted by the author between 1995 & 1996. Large-scale studies such as the GLSS3 inadvertently underestimate the magnitude and complexity of MML practices resulting in huge gaps between recorded income and expenditure. Case studies on the other hand provide a more robust estimate of MML participation.
- In order to obtain complete information on MML activities, individuals, rather than household heads must be interviewed about specific income-generating activities. Respondents’ unwillingness to talk about supplementary economic activities may be because of fear of taxes or because the activity is illegal.
- With the exception of production (which is reported by about 15% as both their main and MML activities), the major primary occupational categories (such as professional, technical, clerical and service workers) are the least common MML occupations, and the least reported primary occupations, agricultural and trading, are the major MML activities. Over 85% of service workers, 77% of clerical workers, and 72% of professional and technical workers were involved in agriculture to supplement their income.
- Most MML activities (urban agriculture and trading) require the household to be extremely flexible and willing to adapt to these economic activities. This results in living arrangements such as a ‘divided household’ (household with more than one home, usually but not always located in different urban centers), and a ‘dual residency’ arrangement (household

members live together in an urban center, but constantly move between a rural home and an urban one).

- Contrary to the expectation that large urban centers would encourage MML activity, in larger and commercial urban centers (that also lack good agricultural land) there is intense competition with large-scale traders, which makes part-time trading less profitable. Smaller and less diversified centers, coupled with access to rich agricultural land create better opportunities for MML participation.
- The gendered nature of MML activities and the opportunities offered by urban centers significantly influences MML participation of each sex. 28% women and 11% men are involved in trading as MML activity, while 70% men and 63% women practice farming as MML activity. Also, more men (10%) than women (8%) are involved in any form of production activity as MML.
- Some MML activities are owned and operated by the household as a whole but since in Ghana and other African societies men are often recognized as household heads women are often not reported as the owners. Moreover, women's responsibilities in keeping the home leave little time for them to be involved in MML activities. In addition, the majority of women work in the health industry, where they do not necessarily have to engage in MML activity in order to make extra income
- There is a positive relationship between employee's household size and MML participation. There is no systematic relationship, however, between a person's status in the household and whether or not that person would participate in MML. The connection between educational attainment and MML participation does not exhibit any consistent pattern either.
- Assuming that access to land influences whether or not a person would do farming as an MML activity, the result suggests that access to agricultural land has not been a problem even for migrants. Most of these are rural-urban migrants who maintain family ties with their place of origin and therefore have access to rural land even when they live in the city.
- Generally government employees are likely to be more involved in MML than private and other employees are. There is a positive correlation between the number of years in salaried employment and involvement in MML. Also, high-income salaried employees are more likely to be involved in MML than those who earn lower income.
- Unlike moonlighting in the developed world, MML activities in Ghana do not complement salaried employment in terms of time requirement and the transfer of experiences and skills. The lack of connection between these two, however, does not mean that resources such as land, vehicles, and time from salaried employment are not drawn upon to benefit MML activities.
- Most importantly, MML activities are not filling gaps in service provision created by state withdrawal. The SAP in Ghana is premised on the need to minimize the role of the state in the economy and encourage private participation, but most MML activities are in sectors (agriculture and trading) in which the Ghanaian state has traditionally played only a minimal role.

9. Potts, Deborah (1995): 'Shall We Go Home? Increasing Urban Poverty in African Cities and Migration Processes'; *Geographical Journal* Vol. 161, Issue 3, pp. 245-264.

The article argues that the rate of urban growth in some African countries has slowed considerably, and there is also evidence that new forms of 'reverse migration' from urban to rural areas have occurred. This trend has been ignored by and large in the documentation of urbanization-migration processes in these countries. Zambia, Uganda and Tanzania are looked at closely.

- The 1980s was the decade of structural adjustment in many African countries, characterized by falling per capita incomes, public sector retrenchments, and deteriorating urban infrastructure – a period in which the urban poor, the majority of the sub-Saharan African population, experienced a massive decline in their living standards.
- The common view has been that rates of urban growth in Africa have remained as high as they undoubtedly were in the 1960s and 1970s. The 'labor aristocracy' thesis stated that the urban sector in sub-Saharan Africa was characterized by high wages and many privileges, all subsidized by resources transferred from rural production. The SAP therefore deliberately targeted the urban sector on the grounds that the urban bias in past government policies had and was still leading to 'overurbanization', and imposed unnecessarily harsh and indiscriminating conditions on the urban sector.
- Apart from SAP-influenced economic changes, war, drought and famine caused rural-urban, and in some cases urban-rural, migration. While building up a picture of urbanization that adjusts to economic change, it is important to disentangle natural factors that aid migration from the economic factors that impact it.
- The data combines anecdotal evidence and urban census data.
- The 1970s onwards the rural-urban income gap narrowed rapidly, or shifted in favor of farmers, and the supposed ability of the urban labor to protect its privileged position soon evaporated as the fall in urban real incomes proved devastating.
- In all the countries – Uganda, Tanzania, Ghana, Sierra Leone, Zambia, Kenya, Nigeria – minimum wage fell drastically, invariably sufficient for only a week's supply of food and nothing else for a family of about 4 people, leading to an increase in child mortality and malnutrition everywhere. In many countries the average farmer's income was higher than the urban minimum wage.
- The major coping strategies that help to understand how the urban poor survive:
 - The first involves previously non-earning household members entering the petty commodity sector, as well as wage-earners taking on supplementary cash-earning activities, and
 - The second involves the development of food-growing by urban households on any available patch of arable land within and around the urban area. In both these strategies the burden of extra work is usually shouldered by women, seriously impacting their welfare and health,

and also that of their children.

- A third strategy is the strengthening and adaptation of rural-urban linkages, an integral part of urbanization processes in sub-Saharan Africa, often involving a 'return' of people to their rural 'homes'. This issue has received scant attention in the literature on urbanization processes.
- The term 'going home' refers to individuals who moved from rural areas into town, and then returned to their place of origin because economic conditions developed which made urban life intolerable and/or rural life seem more attractive.
- The continued tendency to characterize sub-Saharan Africa as very rapidly urbanizing is flawed on many counts. Frequently the data on which such characterizations are based is misleading. Projections are based on assumptions derived from periods of previous rapid growth. Census data is not always accurate and reliable, and many regions do not have an established system of data collation. Most World Bank analyzes and structural adjustment policies shaped by international financial institutions for Africa have been influenced by seriously erroneous impressions of what has been happening in Zambia in the 1960s-1970s, a period of high economic growth and rapid rural-urban migration.
- Whilst it is acknowledged that African census data should be treated with some caution, it is contended that the evidence of a significant slackening in the rate of population increase in a number of cities in a range of countries, combined with the fact that those countries which have suffered the worst urban crises have recorded the greatest fall in urbanization rates, suggests that a real trend is being identified.
- Discussion of urbanization and migration processes in Ghana, Uganda, Zambia, Tanzania Zimbabwe and Nigeria show that rates of rural-urban migration have been much lower than has often been projected, and the fall in real urban incomes is one reason for this. Evidence of out-migration or 'return migration' as a coping strategy has in fact been reported by a variety of sources, though usually in passing and with little data to support it. The author's main effort is to highlight this evidence.
- Local land tenure conditions are an important factor in influencing the choices made by urban dwellers in the face of drastic declines in their living standards. There may be variations in the ease of access to land depending on differing allocation processes, length of stay in the city, and how successfully the urban dweller has maintained his links with the 'home' village.
- A range of interactions between 3 factors – natural increase (birth rates higher than death rates), in-migration rates, and out-migration rates – can result in reduced urban growth, but the exact nature of such interactions for individual African countries cannot be determined with the currently available data.
- Much of the academic literature as well as the important financial institutions have often disguised the real adaptations that have been occurring in African urbanization processes in response to economic change; this has caused distorted policy responses.