Section 2
Women, work and social policy
Unequal gender relations shape the ways in which families and households allocate resources, influencing the distribution of entitlements and responsibilities, work and leisure, between male and female members. It is less well recognized, especially within mainstream economic analysis, that social hierarchies and gender orderings have similar effects within market institutions. These do not operate in gender-neutral ways despite neoliberal protestations. On the contrary: markets, with all their risks and variable performance, embody gender hierarchies as they are found in society and its institutions. Nor do market institutions recognize the economic value of goods and services that take place outside the cash nexus. Hence, much of the unpaid work women do remains invisible. Market-based entitlements are therefore inherently male-biased.

Unless qualifying measures are introduced which help redress the inbuilt discriminations and vulnerabilities to which liberalized markets expose them, women in the workplace and in their livelihood and caring roles will tend to lose out. The thrust of contemporary neoliberal economic policy, however, has been against the use of regulatory measures to compensate for social risks and redress inequalities, in the name of efficiency, growth and freedom.

Liberalization has certainly opened up new job opportunities for some women, but it has also imposed upon them new burdens and risks. The four chapters in this section examine the impacts on women in different contexts. The first, “The feminization and informalization of labour”, reviews women’s increasing presence in the non-agricultural work force, while the second, “The changing terms of rural living”, examines impacts on agricultural livelihoods. The third, “Cross-border migration of workers”, is concerned with the phenomenon of women’s growing mobility in search of work; and the final chapter, “The search for a new social policy agenda”, explores the insecurities women have suffered from the lack of social protections in the era of liberalization, and examines prospects for realising them.
Over the past three decades women’s economic activity rates have been rising in most parts of the world, as was shown in figure 1.2 and is shown in figure 5.1. There are exceptions to this general global trend, notably in the transitional economies which are part of Eastern Europe as well as Central and Western Asia where there have been notable reversals, and in the Middle East and North Africa (MENA) where they remain very low. But the general trend is towards increasing female visibility in the economic domain, and in some countries women’s activity rates are nearing men’s. What does the apparent convergence in male and female economic activity rates actually mean? Does it signify the disappearance of gender from the labour market? In other words, is being a man, or a woman, no longer a significant attribute as far as one’s entry into the labour force, pattern of employment, labour market status, and access to pay and welfare benefits are concerned? Another question that arises from the increase in female labour force participation is whether this has had an equalizing affect on the gender division of unpaid domestic and care work.

The evidence explored in chapter 3 suggests that, while there have been important changes in women’s work patterns—notably the increase in work for pay—labour markets continue to be segmented by gender, as well as by factors such as race, caste and ethnicity which intersect with gender. Labour market segmentation does not disappear with modernization and growth, as the experience in the Organization for Economic Co-operation and Development (OECD) countries clearly illustrates. As labour markets restructure and modernize, there are invariably both changes and continuities. However, the recent intensification of women’s paid work has been paralleled by processes of deregulation in the conditions of work, as well as outsourcing and fragmentation of international supply chains.

The first key issue concerning women’s participation in the labour market is the way in which their employment has to accommodate their paramount role in the unpaid domestic and care economy. Even in industrialized countries where this type of work is shifting to institutions other than the family, the paid care undertaken in hospitals, crèches and homes for the elderly is a small part of all care work done in a society. The fact that this work is almost exclusively performed by women has repercussions for female employment; it tends to penalize working women and is key to their weak position in terms of earnings and occupational status. Although many regard caring as a fulfilling occupation, in households where incomes are low and amenities few, women’s caring load can be disproportionately high and, where it includes food and utility provision, costly. Policy concerns therefore include the need not only for more and better work opportunities for women, but to ease their domestic and care burden through better provision of basic services, and to encourage a fairer male–female distribution of unpaid work.

However, even when women are included in the labour market, women and men tend to be segregated into different occupations (what is often referred to as horizontal segregation). Women are also more likely than men to be in occupations with lower pay, poorer working conditions, and worse prospects for advancement (vertical segregation). This is one of the main reasons why labour market segregation is so pernicious. Authoritative research finds that, despite some improvements
in the 1990s, levels of gender segregation in the labour market remain high throughout the world. Women tend to congregate in relatively low-paid and low-status work at the bottom of the occupational hierarchy, and also to have little job security. Reducing gender segregation requires proactive state intervention in areas such as special training for women and antidiscrimination legislation; as well as the promotion of women employees’ needs and rights within authoritative workers’ organizations capable of demanding accountability from governments and employers.

The final gender considerations related to women’s workforce participation and earning are the potential repercussions on their personal relations at work and at home. Earning money in any amount for the first time may not alter certain characteristics of gender subordination, such as women’s dependence on male protection; but it may reduce their dependence on male provision, and enhance their economic security and say in household decisions. For younger women it could mean greater mobility, the chance to postpone marriage, and a bit of discretionary income. For younger women it could mean greater mobility, the chance to postpone marriage, and a bit of discretionary income. Their new-found value can also affect how women are treated, as well as their feelings of self-worth. These gains notwithstanding, there are reasons for caution in equating women’s paid work with empowerment. As already noted, women may find their total workload increasing without any change in care responsibilities. There are also instances where men reduce their contribution to the household budget, especially in places where it is common for fathers not to live with their children, as in South Africa and some parts of the Caribbean.

The global economy, as pointed out in Chapter 2, is operating substantially below capacity and levels of unemployment are becoming more severe. Unemployment rates in most OECD countries are very high, as is open unemployment in developing countries. This marks a change: typically, developing countries have had lower open unemployment rates while disguised unemployment or underemployment has generally been more prevalent. The change therefore suggests that the problem of finding jobs has become so acute that it is now captured in such data.

Another common pattern is the global trend whereby work is becoming increasingly informal and casual, although the extent of convergence between patterns in North and South Africa and transitional countries. (1980–latest available year)
should not be exaggerated. The “informal economy” includes both self-employment in small and unregistered enterprises, and wage employment without secure contracts, benefits or legal protection; this economy is growing in importance worldwide, both in its proportion of total employment and in the number of informal enterprises. Even in developed economies, fewer workers have secure contracts, and many in formal employment are losing work-related social benefits, such as health insurance and pension provision. In much of sub-Saharan Africa and South Asia, and in such Latin American countries as Bolivia, Ecuador, Peru and Mexico, only a fraction of the workforce has ever been engaged in formal employment. But in countries such as Argentina and Chile whose labour markets had come to resemble those of the industrialized world, factories have closed, public sector employment has been cut, real wages have fallen, and increasing numbers of households have become dependent on the informal and unregulated economy.

This trend was unforeseen. In the 1960s and 1970s, it was assumed that the worldwide development of the modern economy would shrink and absorb informal activity, as had happened historically in the industrialized countries. The subsequent extensive growth of the informal economy has reversed such expectations; instead, the global economy has shown a tendency to encourage precarious forms of work which do not bring in sufficient earnings to meet subsistence. In spite of this deepening phenomenon, work and employment currently receive relatively little attention internationally, except, importantly, from the International Labour Organization (ILO); this is even the case within the poverty reduction agenda of the last decade. Indeed, employment hardly features in the Millennium Development Goals.

Finally, while the effects of global integration on workers in the South have been regarded, by trade economists at least, as positive for developing countries, the available evidence is ambiguous. For the vast majority of developing countries, manufacturing employment has actually stagnated or declined over the past decade, while the growth in manufacturing activities and employment has been confined to a handful of countries: China, Malaysia, Indonesia, Thailand and Chile. The rapid surge in imports associated with trade liberalization is responsible for manufacturing’s poor performance elsewhere, as cheap, newly deregulated imported goods have displaced those made by small-scale, employment-intensive domestic producers unable to compete in international markets. Job losses from import competition have been significant in some developing countries, and has not be compensated for by the opening up of export employment. Some advocates of trade liberalization argue that women in the South have emerged as winners in the new manufacturing employment scenario. But the picture is not straightforward. Wherever export-oriented manufacturing industries have grown (including in China, Malaysia, Bangladesh, Mexico and Thailand), women have been disproportionately absorbed into their workforces. And even though the working conditions and terms of pay in many of these factories are poor by international standards, they are usually better than in the urban and rural informal economy. However, these positive considerations concerning expanding female employment opportunities need to be qualified.

In the first place, as chapter 3 has shown, as these industries have upgraded, matured, and needed a higher skilled workforce, there has been a widespread defeminization of labour. There has also been a strong tendency in industries with a largely female workforce, especially garment manufacturing, towards deregulation and subcontracting; this often leads to the extensive use of homeworkers, one of the most invisible groups in the informal economy (see below). Finally, jobs that are destroyed as a result of import liberalization are not only those occupied by the male “labour aristocracy” in state-owned or state-protected industries, but include jobs held by women. These may be in the state-owned sector as in China, or informal forms of work in small-scale and labour-intensive local enterprises.

**WOMEN’S EMPLOYMENT IN OECD COUNTRIES: CONTINUITY AND CHANGE**

In the OECD countries, women’s labour force participation has been rising as industrialization and urbanization have drawn women into the formal workforce, albeit unevenly across countries. In some, women’s employment rates are nearing men’s.
Women are also being drawn into the informal economy where this kind of activity is significant, most notably in southern Europe. The trend of going to work is most noticeable among mothers with young children, the group most likely to drop out of employment in the post-Second World War period. However, workforce participation rates are crude indicators of working women’s situations. They reveal nothing about the intensity of men’s and women’s employment (part-time versus full-time), their relative contribution to paid and unpaid work, or about different patterns of lifetime participation. These factors complicate the picture.

First, women are under pressure to limit their paid economic activity. In all these countries caring and household work remains predominantly with women, many of whom subordinate employment to family responsibilities. In many countries, some of the care burden of children, the sick and the elderly is shifting to institutions other than the family, but women still have to shoulder a time-consuming household load. Thus many work

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Figure 5.2  Part-time employment rates in OECD countries, as percentage of total employment (2001)

Note: (1) Data for 2000.
part-time or drop out of the labour force altogether at far higher rates than men. Even in the Nordic countries where levels of formal participation are highest, many mothers of young children technically in the labour force are actually on parental leave; few men take up their parental leave entitlements. Moreover, where care work is bought in—nannies, nurses, cleaners, minders—it is usually done by women, often from racial or ethnic minorities (see chapter 7). It is invariably underpaid relative to “male” occupations involving similar levels of competence.

Thus the gender division of labour is not disappearing, but modernizing, as women enter the labour force and stay in employment for greater portions of their lives. It is now sometimes argued that gender difference is increasingly based on time, with men working full-time and women working part-time (see figure 5.2). This has replaced the older gender distinction between men’s participation in paid work and women’s full-time domesticity and absence from the labour market. There is variation in the quality of the work women engage in between countries, as well as in the mix of paid and unpaid work, but the basic pattern is the same: men “specialize” in paid work while doing little at home; women do the bulk of unpaid work, increasingly in combination with employment. There are different views over whether women work more hours overall. The evidence suggests that certain groups of women are hard-pressed, for example employed mothers who work a “second shift” at home.15

According to recent ILO estimates, three categories of non-standard or atypical work comprise 30 per cent of overall employment in 15 European countries, and 25 per cent of total employment in the United States: self-employment, part-time work (in which women predominate), and temporary work.16 This cannot be equated with informal work in developing countries; some of it takes place under contract and falls under the scope of labour legislation. Work of this kind may be a deliberate choice by male and female workers with resources, skills and other options. Part-time and temporary workers are often employed by regular firms and institutions. Nevertheless, atypical workers have fewer protections and benefits than full-time employees, although there are differences between countries. Part-time workers are more likely to be eligible for benefits in Europe than in North America or Japan.17

There is also a rising trend of irregular, informal and hidden employment in many industrialized countries. This kind of work is usually undertaken by immigrant women and men, many of whom are undocumented (see chapter 7). It is therefore extremely difficult to obtain reliable figures concerning its extent or the situation of women as opposed to men employees.

Finally, it is important to underline the fact that there is still a substantial earnings gap between men and women in OECD countries, despite an EU policy mindset which assumes that women, like men, work full-time and are financially independent.18 This is partly because so many women work part-time; but there are also earnings gaps among full-time workers, as table 5.1 clearly shows. These reflect occupational segregation and the fact that “women’s jobs” earn lower wages. Interestingly, younger women seem to have much higher relative earnings, which may indicate progress over time toward gender parity. But it may also reflect the fact that the youngest cohorts have not yet entered the prime childrearing years, when women are under greater pressure to scale back on employment in ways that often result in lower pay.

WOMEN’S EMPLOYMENT IN EASTERN AND CENTRAL EUROPE: CRISIS AND DECLINE

The situation with regard to female employment in the formerly centralized command economies of Eastern and Central Europe has undergone more radical shifts, and some reversals. Prior to 1989, these countries had achieved remarkably high rates of female labour-force participation, despite gender segregation of jobs, modest gender wage gaps, and an unchanged distribution of household responsibilities. After the socialist regimes collapsed and economies were liberalized, there was a radical and alarming decline in employment and activity rates for both men and women. During the course of economic transformation, around one-third of all jobs were lost, leading to widespread unemployment. At the same time, state welfare systems
were dismantled. As the real value of wages declined, social benefits were being reduced, pensions lost their value, inequalities increased, and poverty became visible and deepened. Complicating the economic and social crisis, an ideological backlash ensued against the kind of “emancipation” fostered by regimes of the communist era, with worrying implications for gender equality prospects.

In this turbulent and traditionalist-resurgent context, questions were raised about women’s ability to maintain their presence in the public sphere. By the early 1990s there had already been reversals in women’s labour-force participation. Women were facing new—or perhaps old but previously disguised—forms of discrimination and higher rates of unemployment than men, while benefits for employed mothers were being cut.19 Were these apprehensions of women’s loss of hold in the labour market borne out by subsequent developments?

Apart from Slovenia, the three countries in the region exhibiting the highest level of economic prosperity, the most streamlined progress towards liberal democracy, and the quickest transition into the EU are the Czech Republic, Hungary and Poland. However, concern has been expressed about the “male democracies” taking shape in the region, maybe precisely because of their rapid integration into the globalizing world.20

Employment and activity rates for both men and women declined sharply after 1990 and are very low in two of the three countries (Poland and Hungary) (see table 5.2). Czech women have had most success in staying economically active, probably because employment retrenchment in the Czech Republic was generally milder than in the other two countries.21 Polish women, with a higher rate of inactivity in 1989 than women in the other countries, were less likely to be employed or active in 2001. The low levels of economic activity in Hungary are particularly worrying, especially as far as women with lower qualifications are concerned (see box 5.1). In addition to the mass disappearance of jobs in the early 1990s, high rates of inactivity have been attributed to the legacy of an early retirement age, and generous maternity/parental leave policies which encouraged mothers (but not fathers) to leave work. Women’s activity rates are well below the EU average (60 per cent), or even the

Table 5.1  Women’s average annual income/earnings as a percentage of men’s, by age groups for full-time, full-year workers in the mid to late 1990s

<table>
<thead>
<tr>
<th>Country</th>
<th>Total 15+</th>
<th>15–24</th>
<th>25–34</th>
<th>35–44</th>
<th>45–54</th>
<th>55–64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>74.9</td>
<td>88.1</td>
<td>80.6</td>
<td>73.4</td>
<td>73.4</td>
<td>65.7</td>
<td>53.0</td>
</tr>
<tr>
<td>Canada</td>
<td>73.1</td>
<td>82.5</td>
<td>78.2</td>
<td>74.8</td>
<td>69.9</td>
<td>62.4</td>
<td>–</td>
</tr>
<tr>
<td>Denmark</td>
<td>82.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Finland</td>
<td>77.6</td>
<td>79.5</td>
<td>81.7</td>
<td>74.5</td>
<td>74.5</td>
<td>74.7</td>
<td>75.4</td>
</tr>
<tr>
<td>Ireland</td>
<td>65.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Italy</td>
<td>81.2</td>
<td>93.9</td>
<td>88.9</td>
<td>79.7</td>
<td>80.2</td>
<td>80.2</td>
<td>67.8</td>
</tr>
<tr>
<td>Netherlands</td>
<td>71.2</td>
<td>88.6</td>
<td>86.6</td>
<td>84.1</td>
<td>75.5</td>
<td>77.6</td>
<td>–</td>
</tr>
<tr>
<td>Norway (1)</td>
<td>71.2</td>
<td>85.1</td>
<td>71.6</td>
<td>73.4</td>
<td>67.7</td>
<td>79.2</td>
<td>–</td>
</tr>
<tr>
<td>Spain</td>
<td>77.9</td>
<td>77.9</td>
<td>85.9</td>
<td>82.1</td>
<td>73.8</td>
<td>63.9</td>
<td>34.4</td>
</tr>
<tr>
<td>Sweden</td>
<td>78.7</td>
<td>84.2</td>
<td>80.2</td>
<td>77.4</td>
<td>76.4</td>
<td>76.6</td>
<td>–</td>
</tr>
<tr>
<td>Switzerland (2)</td>
<td>76.4</td>
<td>95.1</td>
<td>87.2</td>
<td>80.9</td>
<td>69.6</td>
<td>72.3</td>
<td>–</td>
</tr>
<tr>
<td>United Kingdom (3)</td>
<td>73.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>United States (3)</td>
<td>68.0</td>
<td>87.2</td>
<td>81.1</td>
<td>69.6</td>
<td>63.5</td>
<td>53.5</td>
<td>54.8</td>
</tr>
</tbody>
</table>

Notes  
(1) Youngest age group is 16-24.  
(2) Median annual income.  
(3) Average weekly earnings; figure refers to Great Britain.

Source: Orloff 2002.
average of the EU accession countries. This is a new phenomenon in Hungary where the drop was the sharpest; in Poland it represents a continuation of earlier trends. Only the Czech Republic maintains a relatively high, if reduced, female activity rate at 68 per cent.

Low economic activity rates cause obvious problems. Few families relying on only one wage enjoy a decent standard of living; thus women’s lack of gainful employment may expose a family to poverty. In Poland and Hungary, studies show a significantly higher risk of poverty in households with inactive members; the typical poor family consists of a working husband and an “inactive” wife raising young children. In addition, high divorce rates and inadequate social provisions for mothers on their own, place women outside the labour force in a particularly vulnerable position.

Despite some common patterns across the three countries, there are also some notable diversities in gender hierarchies. In Poland, emphasis on women’s domestic roles and a long history of women’s labour market disadvantage assigns most women to the household. Women do work, but unemployment is rampant, the gender wage gap is significant, and women seem to have difficulty gaining positions of workplace authority. Since 1989, the Church has strongly influenced social policy, in particular decisions about abortion and contraception, and loudly favours traditional family values and gender roles.22

In the Czech Republic, the economic transformation process was slower and less radical than in the other two countries. Here, women are more likely to be economically active, but they occupy low-level positions at a distinct disadvantage to men. The position of Hungarian women is sharply divided along class and ethnic lines. This differentiation also exists in the other two countries, but the presence of the Roma in Hungary makes social exclusion along the lines of gender, as well as race and class, more visible. Middle class women, especially those who are young, childless and well-educated, have managed to gain or retain their positions in the labour market and win social rights which help them combine paid and household work. Those in low-income groups are left behind, economically inactive, forced into early retirement or welfare subsistence.

In countries in the region where the transition has been more traumatic, many people previously employed in public enterprises or the bureaucracy are now engaged in the informal economy, often in home-based work.23 Some have been retrenched from the public sector but are entitled to a minimum pension; others may retain a public-sector post but on wages that are too low to cover the rising cost of survival. Members of minority and migrant populations tend to fall into the poorest categories: for example Kosovar and Roma women in Serbia, and Polish women in Lithuania. These women are often excluded from the more lucrative niches in the informal economy, and are forced to manage on very few financial and social resources.

### Table 5.2 Activity rates and female/male mean wage ratio, Czech Republic, Hungary and Poland

<table>
<thead>
<tr>
<th>Activity rates (percentage of population aged 15 to 64)</th>
<th>Female/male mean wage ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Czech Republic</td>
<td>—</td>
</tr>
<tr>
<td>Hungary</td>
<td>83.8</td>
</tr>
<tr>
<td>Poland(1)</td>
<td>74.3(2)</td>
</tr>
</tbody>
</table>

Notes: (1) Wages for white-collars only; (2) Data for 1988; (3) Data for 1985; (4) Data for 1985.
MIDDLE EAST AND NORTH AFRICA: STALLED INDUSTRIALIZATION AND DIVERSIFICATION

Although the MENA region is often studied as an integrated whole (due to certain shared cultural, religious and historical characteristics, and the prevalence of oil economies), it includes three distinct types of economy: the oil economies (such as Kuwait and Saudi Arabia); the mixed oil economies (such as Algeria, Islamic Republic of Iran, Iraq and Tunisia); and the non-oil economies (such as Jordan, Morocco and Turkey). Women’s labour-force participation and access to paid employment in the region are lower than those reported for other developing regions, although they have been rising in recent years (see figure 5.1).

As part of state-directed industrialization during the 1970s and 1980s, the formal sector in most countries in MENA was largely made up of government agencies and state-owned enterprises. High wages and generous social policies for employees were made possible by state oil revenues, and by the capital and labour flows between countries (for example, remittances of workers from non-oil countries working in the oil or mixed-oil economy countries). At the same time, income taxes were among the lowest in the world. A detailed comparative study of wage trends has established that the wages of manufacturing workers were higher in most of these countries than in Asian countries such as the Republic of Korea, Malaysia and the Philippines.24

The political economy of oil, however, was a mixed blessing. It weakened accountability mechanisms between the citizens and the state, allowing authoritarian states to dominate the economy and society. There were also important implications as far as employment opportunities and lack of economic diversification were concerned. High wages for male workers, large-scale male migration from the non-oil countries to the oil-rich countries, remittances sent back by (male) migrant workers, and the cultural and legal sanction given to the “male breadwinner” ideal, all served to suppress women’s employment. In some labour-sending countries, labour shortages led to a new dependence of the agricultural sector on women workers. But overall, the region did not exhibit the levels of female labour-force participation developing in Southeast Asia or parts of Latin America.

GENDER EQUALITY: STRIVING FOR JUSTICE IN AN UNEQUAL WORLD

The rate of economic inactivity in Hungary is high and on the rise. From 1.5 million women aged 15–64 in 1999, the number had gone up to 1.7 million in 2001, from 41 to 48 per cent of the age group. (The corresponding rates for men were 23 per cent in 1999 and 34 per cent in 2001.) All age groups are represented, and the majority have very low qualifications. The declared reasons for women not to be working include seeking education (27 per cent), undertaking childcare (21 per cent), and taking early retirement (27 per cent); a quarter give no reason. In 2002, other than those in education or near retirement, the great majority said that they would like to work—far more than the number of active job-seekers. Re-entry into the formal labour market is not easy however, as many companies have been liquidated and former employers are not able to take their ex-employees back. Return is particularly difficult for those who have spent a long spell outside the labour market. Few people can afford to pay for childcare, care for the sick or elderly, or domestic help. Meanwhile most households need a second earner. So those women who are able, undertake a variety of casual work—gardening, taking care of children or older people, cleaning—in their vicinity for a few hours a day or week, bypassing the formal economy. Those engaging in such work are poor, live on a pension or childcare assistance, and so grasp any opportunity they can. The rate of pay has little to do with the official minimum wage. The segmentation of the labour market in Hungary is deep, with few passageways between the unrecognized informal economy and the formal workplace.

Employed women in the region were professionals, mostly in the social sector. Compared with other parts of the world, women were under-represented in production jobs, clerical and sales work, and administrative and managerial positions.

The ramifications of the near-collapse of oil prices in 1986 (from US$28 per barrel to US$7 per barrel) were widespread. Governments put in place austerity measures, and tried to shift from a state-directed development strategy with large public sectors to a growth strategy favouring the expansion of the private sector. Export industrialization was also encouraged. In Morocco and Tunisia, as well as in Turkey, there has been a significant absorption of women into manufacturing for export. Outside North Africa and Turkey, modern manufacturing industries for export have failed to take hold. In the Islamic Republic of Iran, significant numbers of women are recorded in census figures as working in manufacturing, but this is predominantly informal activity, rural and family-based, such as rug-weaving and handicrafts.

The impacts of the changing political economy on female employment and gender hierarchies in labour markets have been mixed. Some trends stand out and need to be studied more closely. First, there has been an increase in the supply of job-seeking women, and an emergence of very high rates of unemployment among women (see table 5.3).

Another is the expansion of women’s non-governmental organizations (NGOs), which appear to be playing important roles culturally, politically and socially, while also providing employment opportunities for women who might otherwise not find them in the government or private sectors.

The contraction of public-sector employment has contributed heavily to job losses, especially in the former state-owned enterprises, but women have been surprisingly little affected. In the Islamic Republic of Iran, for example, women’s share of civil service employment grew from 30 per cent in 1986 to 38 per cent in 1996. Throughout the region, there is an increasing presence of women in government employment. The feminization of the civil service seems to be linked to two factors: the rising educational attainment of women, and the downgrading of the public sector and gravitation of men into

### Table 5.3 Unemployment rates, selected MENA countries, 1990s

<table>
<thead>
<tr>
<th>Country</th>
<th>Year</th>
<th>Male (per cent)</th>
<th>Female (per cent)</th>
<th>Total (per cent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Algeria</td>
<td>1992</td>
<td>24.2</td>
<td>20.3</td>
<td>23.8</td>
</tr>
<tr>
<td></td>
<td>1997</td>
<td>26.9</td>
<td>24.0</td>
<td>26.4</td>
</tr>
<tr>
<td></td>
<td>2001</td>
<td>-</td>
<td>-</td>
<td>27.3</td>
</tr>
<tr>
<td>Bahrain</td>
<td>1991</td>
<td>5.5</td>
<td>13.4</td>
<td>6.8</td>
</tr>
<tr>
<td>Egypt</td>
<td>1995</td>
<td>7.0</td>
<td>22.1</td>
<td>10.4</td>
</tr>
<tr>
<td>Iran, Islamic Republic of (urban)</td>
<td>1991</td>
<td>8.9</td>
<td>21.5</td>
<td>14.5</td>
</tr>
<tr>
<td></td>
<td>1996</td>
<td>8.3</td>
<td>12.5</td>
<td>10.2</td>
</tr>
<tr>
<td>Jordan</td>
<td>1991</td>
<td>14.4</td>
<td>34.1</td>
<td>17.1</td>
</tr>
<tr>
<td></td>
<td>1994</td>
<td>12.9</td>
<td>28.3</td>
<td>15.0</td>
</tr>
<tr>
<td></td>
<td>1997</td>
<td>11.7</td>
<td>28.5</td>
<td>14.4</td>
</tr>
<tr>
<td></td>
<td>2000 (Nov.)</td>
<td>12.6</td>
<td>19.8</td>
<td>13.7</td>
</tr>
<tr>
<td>Lebanon</td>
<td>1996</td>
<td>8.6</td>
<td>7.2</td>
<td>7.0</td>
</tr>
<tr>
<td>Morocco (urban)</td>
<td>1992</td>
<td>13.0</td>
<td>25.3</td>
<td>16.0</td>
</tr>
<tr>
<td></td>
<td>1998</td>
<td>17.4</td>
<td>22.9</td>
<td>18.7</td>
</tr>
<tr>
<td>Oman</td>
<td>1993</td>
<td>4.7</td>
<td>8.7</td>
<td>5.1</td>
</tr>
<tr>
<td>Syrian Arab Republic</td>
<td>1981</td>
<td>3.2</td>
<td>2.0</td>
<td>3.0</td>
</tr>
<tr>
<td></td>
<td>1991</td>
<td>5.2</td>
<td>14.0</td>
<td>6.8</td>
</tr>
<tr>
<td></td>
<td>1995</td>
<td>5.1</td>
<td>11.6</td>
<td>6.5</td>
</tr>
<tr>
<td>Tunisia</td>
<td>1993</td>
<td>14.7</td>
<td>21.9</td>
<td>16.1</td>
</tr>
<tr>
<td>Yemen</td>
<td>1991</td>
<td>14.0</td>
<td>6.0</td>
<td>12.3</td>
</tr>
<tr>
<td></td>
<td>1994</td>
<td>10.1</td>
<td>5.4</td>
<td>9.1</td>
</tr>
</tbody>
</table>

the expanding and more lucrative private sector. The jobs obtained by women are not necessarily at high levels: they have minimal presence in administrative and managerial positions. In the late 1990s, the percentages ranged from a low of under 6 per cent in Algeria, Islamic Republic of Iran, Jordan, Kuwait and Syrian Arab Republic, to 10–13 per cent in Egypt, Tunisia and Turkey.

One distinctive feature, long noted by researchers, is women's disinclination to enter sales work and service occupations in the private sector, confirmed by wage employment data showing their under-representation in retailing, services, hotels and restaurants. Women's “avoidance” of these occupations has been explained in terms of cultural norms, as these are occupations with the highest likelihood of indiscriminate contact with male outsiders. But the traditional urban markets—bazaars or souks—are the province of a male merchant class and imbued by a masculinist and elitist culture. Thus exclusionary forces operating through male networks are even more likely than women's own “disinclination” to have kept them out of this domain. Some change is under way, however. In Tunisia, for example, women are finding their way into the more open niches, and gender divisions are slowly melting away.

Challenges facing women in the labour market besides high rates of unemployment are structural weaknesses in the economies; widening within-country inequalities; continued high rates of illiteracy in some countries (such as Egypt, Iraq, Morocco, Syrian Arab Republic and Yemen); and the gap between anachronistic laws and norms and the realities of women's lives. In Tunisia, furthermore, women's employment and access to social programmes could be undermined when the Free Trade Agreement with the EU comes into effect in 2007. The elimination of tariff barriers may increase imports and trade deficits, diminish state revenue from tariffs, and adversely affect the social welfare programmes administered by the state, as well as retrench thousands of women workers.

Anecdotal accounts and ethnographic studies suggest that self-employment and other forms of informal work—both high-end and low-end—have been expanding, as different groups of women search for a toe-hold in a differentiated informal economy. However, more qualitative and quantitative studies are needed to determine the extent and types of informal activities that women (and men) are undertaking, the constraints they face, and how gender hierarchies interact with other types of segmentation within the informal economy.

THE INFORMAL ECONOMY

The informal economy is sometimes defined in terms of what it is not: economic activity and enterprises that are not registered, not regulated, and do not pay taxes. But it is being increasingly recognized that registered companies which belong to the formal economy may also engage workers on their own premises on an informal basis, without secure contracts, worker benefits or legal protection. They also have complex subcontracting arrangements whereby individual homeworkers are informally employed. Finally, some of those who are “self-employed” are highly vulnerable; “self-employment” is a category covering a great range of contractual conditions, including thinly disguised forms of wage labour.

At the 2002 International Labour Conference, therefore, a new and broader definition of the informal economy was endorsed, which accommodates this diversity. The new concept of “informal employment” defines it as employment without secure contracts, worker benefits or social protection, and encompasses the following situations:

- self-employment in informal enterprises (that is, small and/or unregistered enterprises)
  - employers
  - own-account workers
  - unpaid contributing family members
- wage employment in informal jobs (that is, without secure contracts, worker benefits or legal protection)
  - employees of informal enterprises
  - informal wage workers for formal firms or households: casual day labourers, domestic workers, contract workers, temporary and part-time workers (without protection).
The ILO has recently provided a statistical picture of the informal economy, which helps shed light on the male–female share of informal employment, job status and incomes earned. Some of the findings are summarized below.

**In developing countries**

- Informal employment comprises one half to three-quarters of non-agricultural employment: 48 per cent in North Africa, 51 per cent in Latin America, 65 per cent in Asia, 72 per cent in sub-Saharan Africa (table 5.4).
- Informal employment tends to be a larger source of employment for women than for men in all developing regions except North Africa (table 5.4).
- Self-employment comprises a greater share of informal employment (outside agriculture) than wage employment in all developing regions. In most countries this share is greater for women than for men (table 5.5).
- Although women’s labour force participation rates are lower than men’s, the limited data available point to the importance of women in home-based work and street vending.
- Those who work in the informal economy are generally not covered by labour legislation for social protection and earn less, on average, than workers in the formal economy.

Women in all parts of the world speak of the advantages—notably the flexibility—of part-time and home-based work. But this type of labour market adaptation is generally one-sided, derived from the needs of employers to access workers whose domestic responsibilities would otherwise exclude them. Much of this work is low-paid and insecure. Typically there are no contractual rights to paid leave, for sickness, maternity or vacation. Nor are pension rights included. There is an assumption that a husband or son will provide support for the retired worker in her old age. Even the presumed advantages of “flexible” work—accommodation of women’s caring responsibilities—may be less relevant in settings where the potential domestic pool is

### Table 5.4 Informal employment in non-agricultural employment, by sex, different regions and selected countries (1994–2000)

<table>
<thead>
<tr>
<th>Region /country</th>
<th>Informal employment as percentage of non-agricultural employment</th>
<th>Women's informal employment as percentage of women's non-agricultural employment</th>
<th>Men's informal employment as percentage of men's non-agricultural employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Africa</td>
<td>48</td>
<td>43</td>
<td>49</td>
</tr>
<tr>
<td>Algeria</td>
<td>43</td>
<td>41</td>
<td>43</td>
</tr>
<tr>
<td>Egypt</td>
<td>55</td>
<td>46</td>
<td>57</td>
</tr>
<tr>
<td>Sub-Saharan Africa</td>
<td>72</td>
<td>84</td>
<td>63</td>
</tr>
<tr>
<td>Chad</td>
<td>74</td>
<td>95</td>
<td>60</td>
</tr>
<tr>
<td>Kenya</td>
<td>72</td>
<td>83</td>
<td>59</td>
</tr>
<tr>
<td>South Africa</td>
<td>51</td>
<td>58</td>
<td>44</td>
</tr>
<tr>
<td>Latin America</td>
<td>51</td>
<td>58</td>
<td>48</td>
</tr>
<tr>
<td>Bolivia</td>
<td>63</td>
<td>74</td>
<td>55</td>
</tr>
<tr>
<td>Brazil</td>
<td>60</td>
<td>67</td>
<td>55</td>
</tr>
<tr>
<td>Chile</td>
<td>36</td>
<td>44</td>
<td>31</td>
</tr>
<tr>
<td>El Salvador</td>
<td>57</td>
<td>69</td>
<td>46</td>
</tr>
<tr>
<td>Mexico</td>
<td>55</td>
<td>55</td>
<td>54</td>
</tr>
<tr>
<td>Asia</td>
<td>65</td>
<td>65</td>
<td>65</td>
</tr>
<tr>
<td>India</td>
<td>83</td>
<td>86</td>
<td>83</td>
</tr>
<tr>
<td>Indonesia</td>
<td>78</td>
<td>77</td>
<td>78</td>
</tr>
<tr>
<td>Thailand</td>
<td>51</td>
<td>54</td>
<td>49</td>
</tr>
<tr>
<td>Syrian Arab Republic</td>
<td>42</td>
<td>35</td>
<td>43</td>
</tr>
</tbody>
</table>

Source: ILO 2002b.
wide, paid domestic labour is cheap, and where many women are the sole income earners within their households.31

Rural migrants entering the urban informal economy

A more in-depth gendered analysis of the informal economy can be gained by drawing on a range of relevant case studies. Rural impoverishment has historically contributed to migration into urban areas and continues to do so. Migrants come from all strata of society, and those who have capital, skills and contacts tend to go furthest and do best.32 Women who migrate are often seen as “associational”, simply accompanying their husbands: in India, for example, even though female migrants predominate, only 1 per cent are recorded as migrating for employment. However wives do look for work, returning home if they fail, and the many who stay are migrants in their own right.33 Women’s patterns of migration can also change rapidly depending on workplace opportunity, as has recently happened in Bangladesh.34

The employment of young, rural, migrant women in export-oriented manufacturing industries has been studied extensively over the past decade, with conflicting interpretations of what such employment means to the women involved. However, a much larger contingent of women can be found on the lowest, least visible rung of the informal employment ladder. Many lack the skills and connections needed to secure more stable jobs with decent pay. They usually live in slum housing without even the most basic amenities, and are often at the mercy of local “strongmen”.35

Particularly pertinent in the context of an overall concern with liberalization is a study in Dhaka (Bangladesh) comparing

<table>
<thead>
<tr>
<th>Country/region</th>
<th>Self-employment as percentage of non-agricultural informal employment</th>
<th>Wage employment as a percentage of non-agricultural informal employment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Women</td>
</tr>
<tr>
<td>North Africa</td>
<td>62</td>
<td>72</td>
</tr>
<tr>
<td>Algeria</td>
<td>67</td>
<td>81</td>
</tr>
<tr>
<td>Egypt</td>
<td>50</td>
<td>67</td>
</tr>
<tr>
<td>Sub-Saharan Africa</td>
<td>70</td>
<td>71</td>
</tr>
<tr>
<td>Chad</td>
<td>93</td>
<td>99</td>
</tr>
<tr>
<td>Kenya</td>
<td>42</td>
<td>33</td>
</tr>
<tr>
<td>South Africa</td>
<td>25</td>
<td>27</td>
</tr>
<tr>
<td>Latin America</td>
<td>60</td>
<td>58</td>
</tr>
<tr>
<td>Bolivia</td>
<td>81</td>
<td>91</td>
</tr>
<tr>
<td>Brazil</td>
<td>41</td>
<td>32</td>
</tr>
<tr>
<td>Chile</td>
<td>52</td>
<td>39</td>
</tr>
<tr>
<td>El Salvador</td>
<td>65</td>
<td>71</td>
</tr>
<tr>
<td>Mexico</td>
<td>54</td>
<td>53</td>
</tr>
<tr>
<td>Asia</td>
<td>59</td>
<td>63</td>
</tr>
<tr>
<td>India</td>
<td>52</td>
<td>57</td>
</tr>
<tr>
<td>Indonesia</td>
<td>63</td>
<td>70</td>
</tr>
<tr>
<td>Thailand</td>
<td>66</td>
<td>68</td>
</tr>
<tr>
<td>Syrian Arab Republic</td>
<td>65</td>
<td>57</td>
</tr>
</tbody>
</table>

Source: ILO 2002b.
pay and working conditions of women workers in export garment industries with those of women working for domestic markets. Compared with those working for the export industry, the working conditions of those employed in non-export firms were much less formalized. They rarely received a contract letter of any sort (4 per cent), maternity leave (18 per cent), overtime pay (8 per cent) or medical care at work (13 per cent). Women in export garment-industry jobs, especially those employed in the Export Processing Zones, tend to be younger, from distinctly better-off backgrounds, and better educated; primary-school qualification is needed for entry.

The majority of women working in the domestic informal economy, whether self-employed or waged, were clustered in a limited range of occupations. Those in waged work were concentrated in domestic service, casual manual work (often on construction sites), and small-scale manufacturing; the self-employed had small shops or tailoring businesses, or were vendors in petty trade. Over half (52 per cent) had been without work for some period of the past year, a serious problem for informal workers. Their shorter working hours, compared to the long hours put in by export garment workers, were not indicative of an active choice on their part. Casual work, while more flexible than factory work, often entails high levels of underemployment, which means fluctuating and low earnings.

In Bangladesh the export garment industry has been nurtured by national capital under the protection of the Multi-Fibre Arrangement (MFA), providing jobs to 1.5 million women (1.8 million workers altogether). Although working conditions in many of these factories are below international standards, the expansion of employment for women in a highly patriarchal society has been judged positively by many observers and by women workers interviewed by researchers. In other countries, however, global integration has not produced dynamic export industries, nor has it lured global firms to tap into a potentially vast labour force. Many countries in Africa have experienced de-industrialization, while extractive sectors (mining and logging) and trading activities have grown. Even in the early 1990s, while trading constituted 50 per cent of enterprise in Swaziland, more than 60 per cent in Botswana and close to 70 per cent in Kenya and South Africa, manufacturing only constituted 17 per cent in South Africa and Botswana, and 35 per cent in Lesotho. Zimbabwe was exceptional with a high manufacturing component of 65 per cent, but liberalization has since pushed Zimbabwe increasingly into trade. Export-oriented industries have failed to take hold, and much of women’s work is in trading and services rather than in manufacturing.

Many women in the urban informal economy in sub-Saharan Africa are working for others, or have done so at some stage. These employer/employee relations within the urban informal economy have been described as “ubiquitous and vicious networks of micro-exploitation of the poor exploiting the very poor”. An example is the female head porters or kayaye in urban markets in southern Ghana. Most are young women migrants from rural areas in northern Ghana, eking out a living portering goods on their heads at the service of sellers or purchasers (see box 5.2). Low growth in the “lost decade” of 1980s in Latin America led to the expansion of open unemployment, as well as the accelerated expansion of low quality employment, mostly in informal activities. During the 1980s and 1990s, eight out of every ten new jobs created were in the informal sector, while the 1999 manufacturing wage was only 3 percent higher than its 1980 counterpart.

Both Ecuador and Bolivia, for example, have seen a rapid expansion in their non-farm informal economies in the last decade, as an outcome of severe macroeconomic and financial crises and restructuring. Global integration has taken place, but without an expanding export-oriented manufacturing sector or foreign capital inflows. A recent survey highlights the extensive nature of informal work, its variability in incomes, and the high vulnerability for the workers concerned, especially women. In the low-income urban communities surveyed, only 18–20 per cent of workers were formally employed, and they were predominantly men. Women were typically engaged in small-scale domestic production in traditional crafts, furniture, shoes, leather and garments; these informal markets have recently suffered from the invasion of large amounts of second-hand products, mostly from the United States. El Alto, a de facto annex to the city of La Paz (Bolivia’s capital), has become the quintessential indigenous “informal city”, with the great majority of its inhabitants surviving from microenterprises,
street vending and similar activities. In both countries, the informal economy is dominated by low-return and low-productivity activities pursued as a means of survival.

Perpetuation of informality to disguise real employment

In many parts of the world, types of employment relationship are emerging that are purposely disguised as something else, or not clearly defined. Recruitment into more secure positions tends to be selective, drawing on male candidates with their higher educational qualifications and other advantages; successful applicants for jobs are also often from socially privileged or ethnically favoured groups. Women cannot transcend the many biases against them and remain locked into the casual workforce.

Box 5.2 Kayaye in Ghana: The poor exploiting the very poor

Commercial head-loading by girls and women known as kayaye is commonplace in large towns and city areas in Ghana, where women traders and buyers employ these women to move their goods between purchasing points and transport facilities. Head-load portering is women’s work in Ghana as elsewhere in Africa, while portering by men involves the use of wheeled equipment such as a hand-pulled cart or wheelbarrow.

The female portering trade depends on a network of ethnic ties. These facilitate the migration of girls from rural areas and their incorporation into city life, supplying them with accommodation, working tools and access to savings schemes. Most are from northern Ghana, the most economically deprived region in the country; the majority of the kayaye in Accra, for example, come from northern Ghana and spend six months to a year in the city. They maintain close ties with their families and send them part of their income. They share accommodation and form savings clubs as part of their strategy to survive.

Kayaye typically live in wooden sheds around the markets. These are used for trading by day, and as shelter when the trading day is over. They pay a fee and sleep on cardboard, sacks or on a piece of cloth. Only at night can they use the sheds for sleeping, so they have difficulty storing their belongings and caring for their children. Mothers leave their children in the care of girls aged as young as six, who operate as child minders before graduating into porterage themselves. The kayaye’s housing situation makes them vulnerable to sexual abuse.

Kayaye are members of a growing urban homeless contingent. After porterage and petty trading, commercial sex is the next most popular activity among females in this category. Kayaye may also engage in commercial sex work at night to augment their meagre earnings. Children as young as ten are involved in commercial sex, for which there is a high demand. Just as these girls are not able to demand fair wages for their services as porters, they are not able to negotiate safe sex or reasonable wages for sex. They rarely have access to reproductive health services, including safe abortions.


Box 5.3 describes the process of labour segmentation in agro-processing in south India. In many such situations, although there is clearly an employment relationship, the worker is not covered by labour legislation, and receives no social benefits. In other cases there may be a contract, but the relationship is deliberately disguised as commercial transaction. This is done so that the employer can sidestep labour legislation and avoid even basic occupational health and safety responsibilities, not to mention social benefits. A variation is to acknowledge the employment, but to hire the same worker on repeated short-term contracts—“permanent temporary work”—so that social benefits and customary entitlements can be denied.

There are also cases where the employment relationship is ambiguous: for example, where dependent workers operate at home on a piece-rate basis rather than attend an organized work-
Increasing numbers of people work in situations where brokers or subcontractors intermediate between the person doing the work, and the firm for which it is being done. The worker only has contact with the supplier of materials and collector of the finished goods. The broker himself or herself may be operating on slim profit margins, and also be vulnerable and insecure.

After the Asian crisis, the garment industry in the Philippines was restructured; many women lost their formal jobs, yet remained in the industry. One woman became a labour supplier for the same firm she had previously worked for, organizing women she had formerly worked with, to produce the embroidered smocking on children’s clothes. She is Gloria Bularin, in box 5.4 below. This illustrates the many-layered nature of subcontracted work. It also shows the exceptionally low wages at the lower end of the chain. Information about the earnings of middle-level subcontractors is invariably difficult to obtain.

**The informalization process:**

**Outsourcing**

Since informalization of employment is growing, it is important to understand the process which leads to the deconstruction of jobs and their removal from the protected workplace. The increased organization of the workplace cannot be guaranteed; on the contrary. Previous assumptions that certain occupations and enterprises were fixed in the formal or informal economy have turned out to be misleading; some that were formal have become informal, often with the same worker in place. Textile, clothing, leather and footwear industries in South Africa, protected and subsidized under the old apartheid regime, show these characteristics, according to a study documenting the impacts of labour retrenchment and the introduction of subcontracting and other “flexible” labour practices in

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**Box 5.3 Stratified markets in south India entrench insecurity**

In small south Indian towns dominated by agro-processing activity there are several fault lines in the security of labour. The typical informal unit is tightly controlled by patriarchal male family members who confer or withdraw security at their whim. Workers are selected by origin (local), caste (usually avoiding Scheduled Castes) and gender (male). There are a number of permanent jobs, highly sought after, in livelihoods ranging from the night watch to accountancy. Contracts are individualized and verbal. Payment periods vary, and may be confined to yearly disbursement, while dismissal is instant. Some permanent jobs can be part-time, others seasonal. A form of occupational welfare is usually extended to this workforce in the form of loans and gifts of cash for medical costs, education and marriages. These can be seen as primitive imitations of regular state protections, but their other purpose is to tie down employees valued by the employer.

Meanwhile the casual workforce is entirely at the mercy of the employer and receives no benefits of any kind. Pay is low and fluctuating, the job turnover is high and security is nonexistent. Labour recruiters belong in the upper category and enjoy annual bonuses and small loans; but they are encouraged to turn labour over fast so as to reduce customary entitlement to annual “gifts” and avoid protective obligations. Male casual labour is occasionally unionized, but the multiplicity of unions leads to the political mediation of disputes; the state effectively enforces the labour laws, rarely in the workers’ favour. Factory inspectors with huge territories to cover and few resources for enforcing the law are often corruptly implicated with bosses in the evasion of laws and the erosion of labour rights.

Female casual labour is subjected to extremes of casualization, negligence and harassment and to unsafe and unsanitary working conditions, their wages often being reported by bosses as “pocket money”. In such firms, work has for decades been subcontracted, often exported to rural sites to avoid inspection and to profit from cheap or unwaged family labour, from low rents, and from the ease of evasion of any welfare obligations and taxes. Thus capital uses informal practices and a selective idiom of social protection to render the majority of the workforce extremely insecure, and a small valued minority less insecure.

*Source: Harriss-White 2000.*
the context of liberalization. With the lowering of trade barriers, imports began to flood the economy. By the late 1990s, both employment and production in the footwear industry began to decline, with the clothing, leather and textile sectors later following suit. Restructuring and “rationalization” in these labour-intensive industries resulted in massive job losses.

As far as women are concerned, the negative employment effects stem from the increasing informalization of the workplace. “Rationalization” is achieved through job rotation, outsourcing and subcontracting. Some retrenched workers have been encouraged to buy their equipment and set up in home-based production. At the same time, growing numbers of women evicted from these clothing and textile industries are ending up in street trading and other survival activities in the informal economy. Despite official commitment to aid small and medium-sized enterprises, there is no access to state support, at least from the central government.

In many countries, the phenomenon of homeworkers is growing; most of them are women. Millions of these subcontracted employees, working on a piece-rate basis, feed productive profit-making output from their homes into the more formal manufacturing companies or their intermediaries. The payment they receive is extremely low, and they may have to work extremely long hours or at night to make enough money to survive; many also use their children as subsidiary workers. These areas are untouched by labour laws and social welfare. The fact that homeworkers are dispersed raises special challenges for collective action, but to change the conditions under which they work they need to bargain for more regular work orders, higher piece rates and more prompt payment (see box 5.5).

Many female homeworkers process products in the global value chain, while others work on articles destined for the domestic market. In the garments industry workforce alone, the percentage of homeworkers in the mid-1990s was estimated at 38 per cent in Thailand, between 25–39 per cent in the Philippines, 30 per cent in one region of Mexico, between 30–60 per cent in Chile and 45 per cent in Venezuela. Very recent research indicates that some of this “soft” employment is facing a crisis as textile and garment exports face growing competition in world markets, and companies try to cut costs still further.

Informalization and public-sector retrenchment

In many low-income countries, public-sector workers have also been crowding into the informal economy, even when they have managed to maintain their jobs despite public-sector retrenchment. The civil service reforms of the early 1990s often entailed radical down-sizing; today more emphasis is placed on “new public management” reforms which seek to change the incentive structures and outsource some of the functions of the public administration (see chapter 11).

Cameroon is a case in point. Like many other African countries, Cameroon underwent an economic recession in the

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**Box 5.4 Subcontracting and pricing in clothing, the Philippines**

Angono in the Philippines is a town well known for its embroidery work. Demand comes from Carol’s, a major local retailer of children’s wear. In this domestic chain of production, baby dresses with hand embroidery sell for between US$6.86 and US$9.80. Diana Juan is a supplier to Carol’s. She has live-in workers doing the straight sewing, and subcontractors the hand embroidery through Marisol Ugarte, who gets US$0.03 a line. Marisol Ugarte subcontracts to Gloria Bularin at US$0.02 per line. Gloria Bularin in turn organizes homeworkers, who she pays US$0.01 to US$0.015 per line.

mid-1980s, and subsequently embarked on a structural adjustment programme. One target of the reforms was the civil service. In addition to downsizing of the public sector through retrenchments and retirements (in 1995/96 alone, seven ministries fired significant numbers of workers), the terms and conditions of service for public employees were drastically trimmed. Within three years, civil servants experienced salary cuts of up to 60 per cent, and payments fell heavily into arrears. As in many other African countries, civil servants forced to compensate for loss of earnings and falling living standards began to make forays into the informal economy, along diverse lines (see box 5.6).

Women and men are not evenly placed within the public service. Women generally tend to have a minimal presence in administrative and managerial positions; they also tend to cluster within services such as health and education. Reliable statistics showing how women and men have fared comparatively in terms of retrenchment from the public sector are difficult to find; much depends on where the staff cuts have been made. But public-sector reforms also generate downward pressures on wages and working conditions, and these are likely to have fallen particularly on lower-level staff. These pressures are affecting women health workers and their interactions with women health users, as explored in chapter 8.

The case of China

In China where women have been intensively employed in state-owned enterprises, the process of industrial restructuring has dealt a heavy blow to their employment prospects and security. China is often cited as threatening jobs prospects in other parts of the world, with its dynamic export-oriented industries attracting millions of young rural migrants each year: 48 per cent of all migrant workers in China are women (figures for 2000).

The view of China as the “workshop of the world” is one-sided. Often overlooked are the huge inequalities—class, regional, rural/urban, age, gender—stemming from a quarter-century of market reform which has drastically restructured the economy and workforce. The privatization of industry has dealt a severe blow to permanent state workers’ entitlements, shattering their prized employment and livelihood security. Workers in collective enterprises, which previously functioned as state subsidiaries, also suffered huge layoffs. In 1993 the official union found that women workers accounted for 37 per cent of all state workers but 60 per cent of those laid off and unemployed. By 1999 women accounted for 45 per cent of all laid-off workers.

Informal work, termed “flexible employment” by some Chinese researchers, has become a major source of income for the unemployed. The availability of such employment varies
across cities and regions, but the Ministry of Labour has estimated that of 25 million unemployed and laid-off workers nationwide, 15 million have found jobs in the informal economy. Those with financial means have opened up private or family businesses such as restaurants, salons or neighbourhood stores. At the other end of the spectrum, especially in the northeast “rust belt” where economic growth has been sluggish, casual work only is available. Men work as day labourers in construction, help out in private enterprises or trade on the street. Unemployed women workers sometimes turn to prostitution. In one study in three northeastern cities, of more than 100 sex workers, 74 per cent were former state-owned-enterprise workers, and most (92 per cent) had become sex workers after seeking alternative employment for over four years.51

There are no clear patterns of gender disparity in the re-employment of laid-off workers. Qualitative studies have offered divergent interpretations. One study in Wuhan finds that female laid-off workers have a better chance starting a service-oriented business than male counterparts; these are more averse to service roles but have more success in finding positions in established companies.52 Another study in three cities finds that age discrimination is at least as serious as sex discrimination. Almost every interviewee aged over 30 cited this rather than gender as a major obstacle to finding re-employment. This situation is compounded by the cohort experience of the over-30s as the unlucky generation sent out to the countryside during the Cultural Revolution and deprived of a sound education.53

Another issue often overlooked in discussions about China is the sharp increase in labour conflicts. There has been a proliferation of conventional and irregular labour activism, from petitions, labour arbitration and litigation, through protests, marches and road blockages. The state has responded with measured mixes of concession and repression. Economic and livelihood demands are recognized and often partially answered by swift financial compensation doled out by the central or provincial government. However political demands such as for the removal of officials and cross-factory actions are relentlessly suppressed and harshly punished. There is only one legal union

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**Box 5.6 Straddling strategies by teachers and health workers in the South West Province of Cameroon**

Before the economic crisis, teachers were among the best-paid civil servants in Cameroon. Once the reforms began to bite, teachers began to supplement their falling wages with informal activities. They now comprise the largest number of formal employees working as newcomer entrants into the informal economy: 67 out of 75 of the teachers interviewed in a study undertook such activities. Health workers are now joining them, as are clerical staff.

These public-sector workers use their position, equipment and time in the regular workplace to undertake other profit-making work on an informal basis. The different ways they do this depend on the existing job and to a considerable extent on gender. In the case of teachers, while men, and a few women, provided supplementary private tuition for individual students or classes, and sold reproductions of lecture notes to secondary and high-school students, women teachers mostly undertook petty trading in food. They sold meals at lunch time and a variety of snacks, as well as non-food items. The capital base of such trade is very small.

Nurses, like teachers, were involved in informal activities related to their formal work. From being a secretive sporadic activity, private practice or “PP” became widespread and open after general and hospital strikes of the early 1990s failed to obtain improved working conditions and salaries. PP commonly involves minor consultations and drug sales to patients outside the hospital, sales of drugs within hospital premises during working hours, home-care nursing, or a combination of informal health care and petty trading.


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in China, the All China Federation of Trade Unions (ACFTU). Independent unions are illegal, and attempts at forming autonomous unions have been designated as treason or subversion. However, even where trade unions and NGOs are legal and tolerated, the organization of women workers in the informal economy presents formidable challenges.

ORGANIZATIONS OF INFORMAL WORKERS

One of the promising developments of the 1990s was the emergence of new forms of organizing among women workers in the informal economy, both domestically and internationally. The Self Employed Women’s Association (SEWA), in Gujarat, India, with 700,000 members, is one of the oldest and best-known; many others have emerged over the past decade, some taking SEWA as their model, as did the South African Self-Employed Women’s Union (SEWU), formed in 1993. These organizations include street vendors, home-based workers and small agricultural producers. Other women’s associations—some independently and some as part of national trade union federations—have focused on organizing domestic workers; these remain a highly vulnerable section of the female workforce in many countries, both developed and developing.

Historically, women workers have found it very difficult to voice their concerns from within male-dominated trade unions. In the 19th and early 20th century industrial revolution, trade unions were hostile to women workers’ presence in the industrial workforce; they used protective legislation and the construct of the “family wage” to relegate women to the sphere of unpaid work in the home. The picture has changed dramatically down the years, largely through women’s efforts to reform workplace procedures, goals and cultures, both from within mainstream trade unions and by building independent trade unions. However, women’s attempts to secure gender justice and parity within labour organizations are often resisted or sidelined.

Responsiveness to women workers has been equally problematic in the developing world. Even where an explicit commitment to women workers’ rights has been made, it is rarely recognized that women workers may have different priorities from male workers: childcare support, for example, may be more important to them than a minimum wage. An illustration of “gender blindness” comes from an electronics factory in India. Women workers organized to make certain demands: a company bus so as to avoid sexual harassment on public transport, especially late in the evening and uniforms, to reduce the hierarchies and problems arising from the fact that women in this factory came from different socioeconomic backgrounds. These demands were agreed by management, but the male workers were dismissive: “Girls do not know how to raise demands. They fall into the trap laid by management. They ask for general facilities while the real issue is wages … now the girls have a bus, uniforms so they are just happy with that. They don’t ask for wages.”

The attitude of Indian trade unions to informal workers in general has been described as “indifference, rising almost to enmity”, underpinned by “fear that pressure from below would lead to the gradual erosion of the rights gained during a long struggle by protected labour”. Homeworkers have been seen by unions as “outlaws” or “scab labour”, undercutting the organized workplace. These fears are understandable, especially in economies where the formal regulated workforce is no more than 10 per cent of the total workforce. However, this demonstrates that the culture and procedures of the trade union movement, primarily a champion of male workers in the formal sector, are biased towards male preoccupations and are out of tune with the lives of predominantly informally working women. Not surprisingly, women have tended to create a “separate space”, either within mainstream trade unions or independently, where their concerns can receive a better hearing.

Today, there are many women workers’ organizations of different origins and types. Some are independent organizations that have arisen outside the framework of the traditional trade union movement; others are independent within established trade union structures; yet others are part of unions originating in the formal economy but organizing informal workers. They cover a great variety of industrial sectors and services, as well as agriculture and rural occupations. In some developing countries, however, NGOs have taken up the needs and rights of
women workers. Some offer affordable services, such as child-care facilities, low-cost residences and legal support. New kinds of labour organizations are also emerging that base themselves within the community, and offer a much wider range of support services than do traditional trade unions.59

Many of these new trade unions, as well as NGOs and community-based organizations (CBOs) responding to women workers’ rights, face major difficulties in expanding their reach and becoming sustainable. SEWU’s main challenge, for example, remains its persistent inability to become financially self-sufficient: after 10 years, its paid-up membership remains less than 5,000, while more than 10,000 members have allowed their membership to lapse by non-payment of dues. This is a problem shared by other unions of vulnerable workers in South Africa and elsewhere.

NGOs have greater flexibility because they are not membership-based organizations and seldom have a single constituency; but this also raises questions about their accountability, which is not usually democratic and is rarely transparent to their beneficiaries. Both trade unions and NGOs face challenges in alliance-building to broaden the scope and reach of their efforts. While there is wide scope for trade unions and NGOs to support each others’ aims—and there are some exemplary cases of collaboration—relations between them have often suffered from tensions and rivalries rooted in ideological and organizational differences.60

Despite such caveats these developments are promising. Only through collective action have workers historically regulated their wages and working conditions, and eliminated the worst forms of exploitation; they were responsible, in effect, for the formalization of the workplace. But the stresses of the last couple of decades have other ramifications. Not only have new union and NGO workers’ champions emerged, but the trade union movement has itself suffered a major shake-up. Older organizations have seen their membership and influence decline and been forced to adjust to new realities in the world of work.

The General Agricultural Workers’ Union (GAWU) of Ghana is a case in point. It expanded its membership to non-waged workers and subsistence farmers after structural adjustment caused its membership to drop from 130,000 to 30,000. Another example is the Uganda Public Employees Union (UPEU). In the 1990s, membership dropped from 108,000 to 700 as a result of public sector reforms. The union then transformed its outlook and scope: it revised the concept of “public employee” from the narrow meaning of “civil servant” to a much broader concept of engagement in serving the public, including such groups as street vendors. As a result of this change and an organizational drive, its membership grew to 17,000 by 1999.61

International campaigns and alliances

In recent years the issue of labour standards has become divisive in view of proposals being made for its enforcement through international trade agreements and trade sanctions. There are, understandably, concerns among Southern governments and civil-society groups about protectionist motives lurking behind such proposals. More to the point, it is not just the traded sectors that require labour-market regulation.

While transnational alliances between trade unions and NGOs have been effective in campaigning for workers’ rights, these campaigns have been limited to workers in traded goods visible to Northern consumers. The direct benefits are often limited to workers with jobs dependent on multinational companies and their subcontractors, who are often among the more privileged and best-paid members of the workforce.62 Where a much larger proportion of the workforce operates in the informal economy in far worse conditions, they are beyond the reach of such campaigns. However, the different segments of the workforce do not necessarily live in isolation from each other. Successful campaigns and organizations affecting one segment are likely to have ripple effects on power relations elsewhere. The female working class is less segmented than sometimes appears, and changes in one part are likely to have implications in others.

For women with virtually no assets and who work in the informal economy, collective action through democratic organizational routes presents the only practicable avenue for regulating or improving their working conditions. The idea that the formalization of property rights constitutes the solution to the problems of the informal economy is a complete misconception as far as working women are concerned (see box 5.7).
The influential work of Hernando de Soto has paved the way for a particular policy perspective on the informal economy. According to de Soto, the transition of informal into formal work is constrained by a deficient framework of property rights. Allegedly, lack of legal recognition for some forms of property constrains access to institutional sources of credit. A similar perspective informed the World Commission on the Social Dimensions of Globalization. Its report sees the legalization of de facto property rights as:

- a vital step in the transformation of the informal economy. To achieve this, governments need to:
  - identify the people and assets concerned;
  - identify the practices and customs which govern the ownership, use, and transfer of these assets, so as to root property law in the prevailing social context;
  - and identify administrative, bureaucratic, and legal bottlenecks and obstacles to market access.

The axiomatic understanding of such a position is that the informal economy is inherently vibrant, flexible, and dynamic, and that it can effectively compete with larger units in the formal sector once constraints—such as lack of access to credit—are removed. This ignores a number of the informal economy’s key features, and the problems faced by its many and varied practitioners.

The size of its units—typically individuals and households—is critical in many ways. For example, market access is fundamentally dependent not on legal status, but on output. Larger size allows organizational economies of scale. Increased access to markets by small units usually requires some degree of co-operation between them; alternatively, they might make arrangements with a larger unit or obtain public intervention through marketing bodies. As for credit, access is typically more difficult for all small units, even in the formal sector, not only because of the lack of collateral and high administrative costs, but because they are perceived to be inherently more risk-prone.

Looking at the issue of property rights itself, there are problems and risks associated with the establishment of rights, such as regulated tenure and ownership of land. The evidence from sub-Saharan Africa shows that the customary rights of women, and of other marginal groups, are often lost in the process of titling and registration. A large number of workers in the informal economy anyway have no “property” to be registered; they are engaged in informal activities only because they cannot find work in the formal sector. Most women workers are in this category.

Finally, and perhaps most crucially, it is a mistake to assume that all informal activity is effectively self-employment and that employer–worker relationships do not exist. As already demonstrated, a main attraction of the informal economy for employers is precisely the absence of labour regulation, allowing lower labour costs and greater exploitation of workers. Increasingly, formal sector organizations depend on units of the informal sector to undertake production by means of sub-contracting; the line between the two sectors has thus become much harder to draw. This means that the most basic difference between formal and informal parts of the economy is not the access to credit or markets, but the absence of regulation and lack of protection for workers in the informal economy, as well as the latter’s lack of voice and political influence.

Source: Ghosh 2004b.

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**Box 5.7 “Property rights” are no panacea for the informal economy**

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Source: Ghosh 2004b.
Notes

1 Figure 5.1 includes countries in the MENA region for which data were available. Because of certain shared characteristics, including culture, religion, history, and the prevalence of oil economies, the MENA region is considered an appropriate site for regional analysis, not only by international organizations such as the World Bank but also by scholarly organizations such as the Middle East Studies Association.

2 Elson 1999.
3 Anker et al. 2003; Anker 1998.
5 Elson 1999; Folbre 1994.
6 ILO 2002b.
7 Standing 1999.
9 Ghosh 2003a.
10 Ghosh 2003a.
11 UN 1999.
12 Ghosh 2003a.
13 This section draws heavily on Orloff 2002.
14 Orloff 2002.
16 ILO 2002b.
17 ILO 2002b:27.
18 Lewis and Giuliani 2004.
19 Einhorn 1993.
20 Eisenstein 1993.
21 Fodor 2004b.
22 Heinen and Porter 2002.
26 Harriss-White 2000.
27 ILO 2002b.
28 ILO 2002b.
29 Elson 1999.
30 Elson 1999.
32 Breman 1996.
34 Kabeer and Mahmud 2004.
36 Kabeer and Mahmud 2004:tables 7 and 8.
37 Kabeer and Mahmud 2004.
38 Kabeer 2004.
42 Tokam 2002.
44 Deedat 2003; see also Hart 2004.
46 Chen et al. 1999.
53 Cook and Jolly 2001.
54 Hartman 1979; Gallin and Horn 2004.
56 Chhachhi and Pittin 1996:115–16.
60 Eade 2004.
63 De Soto 2000.
64 ILO 2004e: 61.
Chapter 6
The changing terms of rural living

Famines and food crises expose the precariousness of the livelihoods of those affected. In 2002 several countries in southern Africa experienced serious food shortage. The effects were widespread: 14 million people suffered hunger and hardship. The immediate causes were drought and severe local flooding, but the impacts were made greater by the lack of food security to which many households were already acutely vulnerable. The ravages of HIV/AIDS had helped erode assets and social support networks. As critically, the onslaught of economic liberalization over two decades, undermining smallholders’ ability to construct viable livelihoods, had helped to deepen rural poverty.

At around the same time, India experienced a spate of suicides by hopelessly indebted cotton farmers. In response to rising world prices for cotton during the early 1990s and official encouragement as trade was liberalized, farmers had converted to cotton land that had been under food grain cultivation, particularly in Andhra Pradesh but also in northern Karnataka and Punjab. After a peak in the mid-1990s, world cotton prices suddenly declined. In the early 2000s, swamped by debt, thousands of farmers committed suicide, often by swallowing pesticides.

These examples of severe distress are connected. Both, whatever their incidental causes, are unanticipated outcomes of systemic policy choices by powerful governments and international financial institutions (IFIs). The food crisis in southern Africa threw a spotlight onto what had been happening to the lives of farming people in poverty-stricken and indebted countries forced onto a diet of liberalization. The story of cotton encapsulates the risks associated with reliance on the export of volatile primary commodities—cotton is by no means the only case—whose prices in global markets are unstable and which experience sharp, sometimes prolonged, falls. At the end of 2001, real non-fuel commodity prices had plunged to about one-half of their annual average for the period 1979–81, leading to the build-up of unsustainable external debt in the non-oil commodity exporters. Such crises, of which many other examples could be cited, raise serious questions about liberalization as a universal policy model for developing countries with high proportions of rural populations dependent on agriculture.

The distortions within the current agricultural trading system, whereby European and US farmers enjoy protection and subsidies and Southerners find their produce excluded from Northern markets, have been strongly protested by governments from the South; despite protracted negotiations within the World Trade Organization (WTO), these tensions remain unresolved and the future directions of agricultural trading policy remain unclear. Such grand-scale North–South discrimination within the global trading system attracts widespread attention. But other ways in which the outcome of economic liberalization in the agricultural sphere discriminates between social groups are frequently overlooked. The gender perspective—differentiated impacts on women and men, girls and boys—has been neglected.

This chapter scrutinizes agricultural liberalization from a gender perspective, highlighting the changes in rural women’s, as compared to rural men’s, earning opportunities, farming and family responsibilities, and access to resources. Liberalization has contributed to the vulnerability of smallholders, and to women’s workloads, but without producing the anticipated
growth rates and the sought stimulus to production, to technological change and to a restructured composition of the rural economy. It has also shaken up social relations and triggered changes in gender relations.

THE IMPLICATIONS OF LIBERALIZATION FOR RURAL POVERTY

In both sub-Saharan Africa and South Asia, a high proportion of the population continues to live in rural areas, and agriculture is vital to GDP and to people’s livelihoods (table 6.1). Rural poverty, including female poverty, is behind the selection of these regions for examination. By contrast, Latin America is much more urbanized and farming contributes a relatively small share of GDP. However, agricultural products remain an important source of foreign exchange, and the IFIs have praised Latin American success in shifting into high-value agricultural export (HVAE) production. This strategy relies heavily on female agricultural workers, and its implications are therefore worth exploring.

During the 1980s, many African and Latin American countries suffered economic crises, and this was diagnosed by the IFIs as stemming directly from heavy state involvement in the economy. The agricultural sector was seen as a prime victim of state-directed regimes; cheap food policies, for example, distorted prices and depressed farming incomes. If instead the market were to determine prices, they would rise naturally and benefit producers; meanwhile currency devaluations and lowered export taxes would help promote agricultural exports. That, at least, was the accepted international policy view.5

In truth most developing country states were heavily involved in the economy. In the newly independent states in Africa in the 1960s, for example, there was a widespread view that markets were not adequate to build a strong economy. State marketing boards were set up to govern production and trade in major agricultural products; these provided subsidies, and usually paid the same prices to farmers in remote areas as to those close to urban markets. In Latin America, agricultural prices were artificially depressed by an overvalued exchange rate and export taxes; but this was to some extent redressed through positive resource transfer into the sector via public investment, subsidized credit and agricultural services.7

In both regions, there were wide fluctuations in marketed agricultural output over the period (see figure 6.1). In Latin America, growth was respectable in the 1970s at an average annual rate of 3.3 per cent. During the 1980s—the first reform decade—the rate veered widely; this crisis-ridden period also saw an overall increase in poverty, from 41 to 48 per cent of all households. During the 1990s agricultural growth averaged only 2.2 per cent. Poverty indices improved, but only at a laggardly pace, so that Latin America entered the new millennium with a higher proportion of poor and indigent rural people than in 1980 (see table 6.2). At the same time, the economic reforms tended to reinforce existing divides between regions and producers.7 The most dynamic products of the 1990s were those grown by modern, capitalized farmers with links to international agro-industry and export markets. Those in decline were largely produced by small farmers. One of the downsides of liberalization in Latin America has been the rise in agricultural imports.8

Nowhere have the rural effects of liberalization policies been more profound than among the agriculturally dependent populations of sub-Saharan Africa. Compared with other developing regions, agriculture had been a sluggish earner before liberalization, although not uniformly. State bodies were perceived as significantly to blame: a costly drain on government revenue, they were also inefficient in delivering inputs and paying farmers. Adjustment policies, notably the reduction of state involvement, were supposed to reverse African agricultural fortunes.

Over the past 30 years, agricultural growth rates in sub-Saharan Africa have fluctuated wildly (see figure 6.1). Both high and low—some years have been negative—growth rates have been the product of special circumstances, mitigating the impact of liberal reforms. Uganda, often glowingly cited as a reform success story, is a case in point. High growth rates have been achieved, but the turmoil of the years preceding reform had hit the economy to such an extent that the baseline for measuring performance was extremely low.
Table 6.1 Economically active population in agriculture, agricultural value added and agricultural exports, regional averages and some country examples (1980–2000)

<table>
<thead>
<tr>
<th>Region</th>
<th>Proportion of economically active population in agriculture (1)</th>
<th>Agriculture, value added (% of GDP) (2)</th>
<th>Agricultural exports (% of merchandise exports) (2)</th>
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<td>World</td>
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Note: Regional averages for each variable have been calculated from countries with available data for at least two of the periods considered. Agricultural exports comprise exports of food and of agricultural raw materials.

Sources: (1) Calculated from FAO 2004; (2) World Bank 2004b.
Over the years, proponents of reform have increasingly accepted that African agriculture’s response to liberalization has been disappointing. Larger-scale commercial farmers and estate proprietors have been in a better position to take advantage of improved prices and new markets than have smallholders, who are everywhere in the vast majority. In several countries and for particular commodities, liberalization did produce spurts in smallholder production of export crops, but these gains have not been maintained. As figure 6.1 indicates, throughout the 1980s and 1990s as liberalization progressed, sub-Saharan Africa witnessed the steady decline of its agricultural exports as a share of world agricultural trade.

Meanwhile the problems surrounding food production and security are far from resolved. The 2002 shortages in southern Africa, as already noted, showed up the increasingly parlous state of rural livelihoods. Deteriorating household food security in Malawi, Zambia and Zimbabwe has been attributed to the loss of subsidies for fertilizers and seeds and of rural credit, and the

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**Figure 6.1 Agricultural value added, annual percentage growth (1970–2001)**

![Graph showing agricultural value added, annual percentage growth (1970–2001)](source: Calculated from World Bank 2004b.)

**Table 6.2 Poverty and indigence rates in Latin America, percentage of population (1980–2002)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Poor</th>
<th></th>
<th>Indigent</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Urban</td>
<td>Rural</td>
<td>Total</td>
</tr>
<tr>
<td>1980</td>
<td>41</td>
<td>30</td>
<td>60</td>
<td>19</td>
</tr>
<tr>
<td>1990</td>
<td>48</td>
<td>41</td>
<td>65</td>
<td>23</td>
</tr>
<tr>
<td>2000</td>
<td>43</td>
<td>36</td>
<td>63</td>
<td>18</td>
</tr>
<tr>
<td>2002</td>
<td>44</td>
<td>38</td>
<td>62</td>
<td>19</td>
</tr>
</tbody>
</table>

erosion of agricultural marketing services, especially in remote areas. Although much derided, marketing boards serviced small-holders’ needs for inputs, provided marketing channels to remote and widely dispersed farms, and enforced commodity standards. Their dismantling has led to expressions of serious concern. The private traders who have taken their place provide patchy services, bypass farmers in areas where transport costs are high, and do not carry out adequate checks or enforce quality control.

THE GENDERED IMPACTS OF ECONOMIC REFORM

Gender-differentiated examination of the implications of economic reform on rural livelihoods is hard. The evidence base for a generalized gender analysis of agrarian change is poor; information from selected countries is the only usable guide to regional trends, which are hard to extrapolate from sparse and unindicative data.

National agricultural statistics are inadequate in a number of key respects, some of which stem from using either the individual holder, or the holding, as the unit of analysis, which means that the relationships between the farming of household members cannot be assessed. It also remains the case that accurate information about women’s own-account farming, which is ostensibly collected in national agricultural statistics, is rare, largely because of the techniques and methodologies of data collection. While labour-force surveys provide gender-disaggregated data, their information is frequently unreliable or misleading. Much of the suggested increase in rural women’s economic activity in Latin America between 1980 and 2000 is simply a reflection of their previous under-enumeration (see figure 6.3). This makes it difficult to draw accurate conclusions about rural women’s employment trends, especially as the data implies against all probability that women workers are concentrated in non-agricultural activities.

Case studies of changing gender relations under the unfolding impact of liberalization are few and far between, especially

Figure 6.2 Sub-Saharan African share of world agricultural trade (1961–2002)

Source: Calculated from FAO 2004.
from sub-Saharan Africa. From Latin America, there are case studies on HVAE where women workers are highly visible; but there is much less information on the gender impacts of liberalization on smallholder production of traditional commodities.

This chapter first considers smallholder farming, agricultural production that is organized on a household basis with the unit of production and consumption overlapping, and where typically a proportion of what is produced does not enter the market system but is consumed by the household. This remains a key institution within the agricultural economy in many developing regions, especially in sub-Saharan Africa. Smallholder farming has come under severe stress over the past two decades. The chapter then goes on to explore rural wage employment in large-scale corporate export farming. This has emerged as a significant new source of employment for rural women, especially in Latin America where levels of socioeconomic differentiation are very high and a sizeable stratum of households is landless or near landless and dependent on wages. The third section looks at the more general diversification of smallholder livelihoods, in which men, women and child household members are increasingly involved. The unpaid domestic and care economy is central to rural livelihoods in all their diversities.

The invisible economy: Unpaid household-based work

The unpaid domestic economy, whereby households are managed and their members’ needs met, is central to rural livelihoods. Women undertake multiple roles in this context. They often help in domestic food cultivation and small livestock management, as well as food processing and preparation; they are exclusively responsible for fuel and water collection, childrearing and care of the sick and elderly; they also often earn small amounts of cash from informal entrepreneurship including sale of surplus horticultural produce and brewing. All these activities consume time and energy and carry economic significance for the household. Livelihood research pays lip service to them, but few studies collect systematic data concerning women’s unpaid work. As a result, it is difficult to trace the implications of liberalization on unpaid work burdens and on health and nutrition indicators. The latter may only become manifest over the long term.

In sub-Saharan Africa, rural women typically spend 3.5 to 5 hours a day fetching water and fuel, preparing food and looking after children; they also work in the fields alongside men. HIV/AIDS has intensified the burden carried by many African women and girls, since they have to nurse patients through their long decline. Girls may be withdrawn from school to support the family; older women are left to provide for many dependent orphans of their own deceased sons and daughters. The responsibilities and family costs associated with caring for the sick are heaviest in countries where the health and social infrastructure is minimal. Accordingly, reductions in services and the introduction of user fees associated with economic reform agendas discriminate against women by throwing extra work onto their shoulders (see also chapter 8).

In addition to the implications of reduced public subsidies for health services and utilities provision—water, sanitation, electricity—pressure on women’s resources of time and energy

Note: Data refer to population aged 10 years and over. Source: ECLAC 2002.
have also been increased by environmental degradation and the marketization of natural resources. The collection of fuel and water is more time-consuming and costly. In a study of women’s adoption of bicycles in a drought-prone area of Tamil Nadu (India), a major use was to collect drinking water from distant sources. Public investment in technologically appropriate, low-cost infrastructure and delivery of basic services would offset growing disadvantage; but that is not the thrust of policy agendas emphasizing service and utility privatization.

Domestic burdens can be said to inflict upon many African women a “time famine”, limiting their possibilities of engaging in productive work. Others already spend a great deal of time on very poorly rewarded work, where such work is available. Even if they do not suffer the acute gender discrimination over access to food that occurs in South Asia, their general level of physical well-being is affected by the long hours they spend on energy-intensive work, and by repeated childbearing. Maternal mortality rates are high compared with other regions, and have been rising in recent years. Even where there is no demonstrable direct effect of women’s unpaid care burdens on measurable economic productivity, the women’s health and nutritional status, and their children’s, suffer. There are therefore good reasons for reducing women’s unpaid work burdens, even if these burdens do not operate as an inevitable binding constraint on the daily allocation of their time to so-called “productive” pursuits.

Smallholder farming in the context of liberalization

Liberalization and smallholders in sub-Saharan Africa

Tanzania is a rare case where there is excellent research into the effects of liberalization in rural areas, including its gender differences. One of the features of Tanzania’s post-independence rural development policy was to boost smallholder incomes and favour food rather than export crops. However, state support for agriculture proved costly and became increasingly inefficient. Production declined, contributing to severe economic crisis by the early 1980s. IMF loans for economic recovery were conditional on structural adjustment programmes, in which reform of the agricultural sector was a high priority.

The effects of liberalization on particular crops—coffee, cotton, cashew nuts—have since been studied extensively. Problems identified include the collapse of credit systems; a sharp decline in inputs especially among smallholders; the imposition of complex and onerous local taxes; and the volatility of world agricultural commodity prices. Similar constraints affect smallholders throughout the region, contributing to the low or even stagnant growth rates in agriculture over the period from the start of liberalization in the early 1980s until today. Food crop production has not increased, while the performance of export crops is very uneven.

Changes in the Tanzanian market include a large increase in cashew exports. Where they can, smallholders have moved out of traditional cash crops into cashew production. The results of this move have been mixed. Farmers and district officials questioned in a study conducted by Action Aid distinguished sharply between a “honeymoon” period, starting soon after the market reforms of the mid-1990s when the world price was high and continuing until 2000, and a crisis period, starting in 2000 and still ongoing. During the honeymoon, small producers benefited a great deal from the liberalization of the cashew nut trade. Competition between buyers in the newly privatized sector was stiff, and farmers received good and rising prices. The area under cashew nuts expanded, as did the yields per hectare, the export price and the producer price. But by 2001 crisis had set in, led by drastic cuts in world market prices. Apart from the falling prices, the buyers had established cartels through which they were able to squeeze the small producers.

How have these changing fortunes affected male and female household producers? Men traditionally own cashew nut trees, and women provide most of the labour. In the honeymoon period, women were remunerated better for their work and extra labour was hired to assist them. Nevertheless, the study found that women gained less than men. This is partly because men control the sale of the cashew crop, negotiating the prices with the buyers; therefore women have little idea about the quantity sold or at what price. There is also indication of an increase in gender tensions during the time of lucrative income.
As producer prices rose, so did the divorce rate according to the women. Husbands, they complained, used their wives’ labour during the cashew nut season, only to abandon them for new wives when the season was over.

Despite these protestations after the event, women did gain temporarily from the boom. They did not object to having to work much harder in the honeymoon era, did share in the rising household incomes, and were better off in the initial post-liberalization period than after 2001. Their families had then been able to hire labour to assist on the farms, but this was no longer possible. Some women could no longer afford to buy even a small quantity of paraffin for a lamp, and spent their evenings in the dark.

More detailed gender impacts of liberalization within cashew nut production and processing are reported in an extensive study from Mozambique. This confirms that impacts depend on differences between male and female control over key resources, crop income and labour inputs. The extra work burden carried by women does not appear to create gender conflict. The more important effects are on the household economy, with their special implications for family well-being. Liberalization has brought a loss of real income, and increased exposure to powerful traders and volatile global markets. The lessons from these case studies, borne out by other country examples, are that the private sector provides inadequate markets for smallholders, and that exposure to world markets brings increased vulnerability.

Changes in work burdens, as these cases demonstrate, have a potential for male–female tensions. A view which gained currency in the 1990s, especially within the World Bank, was that the weak “supply response” of African agriculture to liberalization could be ascribed to the inflexibility of gender roles within households, and women’s unwillingness to contribute unpaid labour to cash crops controlled by their husbands. An alternative proposition is that these intrahousehold gender constraints and conflicts of interest, while they do occur between husbands and wives, have been overemphasized. There are significant areas of common interest between husbands and wives in smallholder households, and there is considerable evidence of flexibility in gender roles in agriculture more generally. If liberalization has failed to enhance agricultural production, it has much more to do with the broader constraints on smallholders that liberalization itself has exacerbated, rather than the economic consequences of intrahousehold gender roles and conflicts. Gender conflict itself is often one form in which the deleterious outcomes of liberalization for households and communities are experienced. In this sense, it is a symptom of economic malaise and not a cause.

**Liberalization and farming households in Latin America**

Several overlapping processes over the past 30 years have contributed to changes in the gender division of labour among Latin American smallholders, sometimes described as a tendency towards the “feminization of agriculture”. The leading cause has been the emergence of a class of impoverished and disposessed smallholders, a process which gained momentum in the 1960s and 1970s, and is generally associated with men becoming landless or land-poor labourers. Male participation in temporary wage labour, particularly when it involves seasonal migration, has everywhere been associated with higher female participation in agriculture. This has as its basis the general flexibility of the gender division of labour in smallholder agriculture.

During the liberalization era, women’s participation in agriculture appears to have changed: they are no longer merely “secondary” workers. Women are emerging as farm managers, providing the bulk of family farm labour and taking on extra tasks as men migrate in search of alternative sources of income. By withdrawing direct state support to domestic food production, agricultural reform has galvanized this process. In addition, exports of traditional agricultural products such as coffee have declined as a result of global trade liberalization and depressed commodity markets. The “feminization of agriculture” is therefore a phenomenon associated with the lack of viability of smallholder agricultural production in the current era.

The degree of distress to smallholder farming inflicted by liberalization largely depends on the degree of state support smallholders previously received, and the extent to which they previously supplied basic foodstuffs to the market. Subsistence producers in countries such as Peru and Bolivia have been less
directly affected by such policies than by changes in urban and rural labour markets. Those most negatively affected have been the small and medium producers, the beneficiaries of previous rural development initiatives. The withdrawal of previous state support and the pace of external liberalization are critical.

These factors distinguish the case of Mexico. From 1970 through 1982, successive Mexican governments pursued a policy of “food sovereignty”, investing in rural social and physical infrastructure and providing credit and technical back-up to smallholders. The stabilization and adjustment policies associated with the debt crisis of 1982, combined with the general opening of the economy and the dismantling of state institutions supporting agriculture, had severe implications for smallholder profitability. The pressures were compounded after the implementation of the North Atlantic Free Trade Agreement (NAFTA) in 1994; corn imports from the United States suddenly increased. This drove down prices to such an extent that the government’s compensatory measures to maintain farm incomes became wholly inadequate.

The “feminization of agriculture” in Mexico is directly associated with the increase in long-distance male migration in the 1980s and 1990s, and particularly with migration from rural areas to the United States. Women, particularly married women, become farm managers when both sons and husbands are absent for considerable periods of time. Similar processes appear to be at work in Central America, where the state has gradually cut back support to basic grain production.28 Since it is more common for men to seek wage work through long-distance migration, it is usually women who maintain agricultural production and guarantee the household’s food security. This also explains the high share of female-headed households in the region.

The Indian experience
The feminization of agriculture in India has taken a different form. Between 1972/3 and 1999/2000, the proportion of rural workers in agriculture declined from 84 to 76 per cent. This was largely due to male workers moving out of agriculture entirely, while women substantially remained. Since 1987/8, whatever absorption there was of women into the non-agricultural sector has slowed down, and since the economic reform programme began in 1991, this deceleration has been dramatic.29 Indeed, rural women’s employment at the all-India level has shown remarkable stability over the years. In 1961, nearly 90 per cent of rural women workers were in agriculture; in 1994 the figure was 86 per cent, a marginal drop. Women comprise an increasingly important proportion of the casual labour force in rural areas, as men withdraw from agriculture into other occupations. Some analysts therefore claim that rural India has also been witnessing a feminization of agriculture.30 But feminization of agricultural wage labour—often fieldwork of the most laborious, worst paid and lowest-status kind—is not the same as the feminization of farm management.31 As far as India is concerned there is little evidence that farm management is being assumed by women.

The diversification of rural livelihoods
Two important trends have emerged as companions to liberalization. The first and most directly attributable is the growth of large-scale corporate export farming, particularly of high-value horticultural products such as flowers, fruits and vegetables. This is a significant new source of employment for rural women in many parts of the world. The second is the more general diversification of smallholder livelihoods, into which men, women and child household members are increasingly propelled. Two key gender-related questions in connection to both trends are as follows. What kind of diversification strategies are women pursuing, and what are their effects? And what kinds of changes are taking place in gender relations within rural households as a result of these new agricultural lifestyle developments?

New forms of agricultural employment
Corporate farming is a relatively new and growing source of employment for rural women in India. In Andhra Pradesh and Punjab respectively, hybrid cottonseed and tomatoes have become the mainstay of new-style corporate farming. These consolidated farming units have led to the alienation of land from smallholders, and have drawn on an extremely casual and vulnerable labour force composed mainly of women and children.32
A study in Punjab showed women labourers accounting for 60 per cent of tomato production while receiving 60–75 per cent of male wages.

HVAE crops are also grown in several countries in sub-Saharan Africa, mainly supplying European markets during their off-season. Exports of cut flowers and vegetables are expending in Kenya, Uganda, South Africa and Zimbabwe, although as table 6.3 indicates, the numbers of workers involved mostly remain small. Women form a high proportion of this new workforce.

The trend towards corporate agriculture and its exploitation of a supremely casual, mainly female labour force has been most marked in Latin America, and of much longer duration there than elsewhere. Historically, land distribution has been very skewed in this region, with a substantial number of households being landless or near-landless, and relying on wage work. The economic reform policies of the 1980s and 1990s prompted an increase in the wage-labour force necessary for the take-off of corporate export farming. Women constitute between 40 to 60 per cent of the labour engaged in fieldwork for these crops, as well as the overwhelming majority of those employed in packing houses.33

Several factors undermine the positive livelihood effects of this new form of employment for women. Significantly, corporate farms use a gender-segregated workforce, and women are overwhelmingly employed in more insecure, less well-paid, and lower-skilled activities, without opportunities for advancement. The work is often seasonal, with long hours of work, poor health and safety conditions and no social protection.34 The use of toxic inputs without adequate training and protective clothing is identified as a major health risk. There are also possible longer-term health effects which are not being sufficiently researched.35 In some countries producing HVAE (including South Africa, Chile and Argentina) there has been a notable rise in the use of contract labour, both male and female, hired by third-party contractors. This reduces labour costs and facilitates the flexibility of export production as contractors move their teams from site to site. But contract labourers rarely enjoy

Table 6.3 Women’s employment in high-value agricultural export production

<table>
<thead>
<tr>
<th>Country</th>
<th>Numbers employed</th>
<th>Gender composition (% females)</th>
<th>Age (range or median)</th>
<th>Employment status</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cut flowers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kenya</td>
<td>40,000 (+ 4,000 to 5,000 small holders)</td>
<td>75</td>
<td>20–34</td>
<td>Seasonal</td>
</tr>
<tr>
<td>Uganda</td>
<td>3,000</td>
<td>75–85</td>
<td>–</td>
<td>Permanent</td>
</tr>
<tr>
<td>Zimbabwe</td>
<td>27,000</td>
<td>79–87</td>
<td>–</td>
<td>Seasonal &amp; permanent</td>
</tr>
<tr>
<td>Colombia</td>
<td>70,000 (+50,000 in female packing industry)</td>
<td>60–80</td>
<td>15–28</td>
<td>Permanent &amp; contract</td>
</tr>
<tr>
<td>Ecuador</td>
<td>30,000 – 50,000</td>
<td>50–70</td>
<td>16–29</td>
<td>Permanent &amp; contract</td>
</tr>
<tr>
<td><strong>Fruit</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Africa</td>
<td>280,000</td>
<td>53</td>
<td>31</td>
<td>Seasonal, temporary &amp; contract</td>
</tr>
<tr>
<td>Brazil</td>
<td>–</td>
<td>65</td>
<td>–</td>
<td>Permanent</td>
</tr>
<tr>
<td>Chile</td>
<td>336,739</td>
<td>45</td>
<td>30</td>
<td>Temporary</td>
</tr>
<tr>
<td><strong>Vegetables</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kenya</td>
<td>20,000–32,000</td>
<td>66</td>
<td>18–29</td>
<td>Temporary</td>
</tr>
<tr>
<td>Guatemala</td>
<td>18,000 smallholders</td>
<td>33 in field work</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Mexico</td>
<td>1.2 million</td>
<td>50–90</td>
<td>–</td>
<td>Temporary, seasonal</td>
</tr>
</tbody>
</table>

Source: Adapted from Dolan and Sorby 2003.
any employment benefits or social protection, and constitute a highly vulnerable worker group.

However, women’s new opportunities have also triggered some positive social changes. Young women now have an alternative to rural–urban migration and domestic employment, and a degree of economic autonomy, physical mobility, and possible choice over who they marry. Young single women tend to be preferred as job candidates over married women with children, particularly in the packing houses, but these jobs have also become crucial to the growing number of female household heads. Greater bargaining power, derived from their higher contribution to household income, has given married women greater leverage over household decision making. It has also, however, increased tensions within households as women attempt to exert more influence over family decision making.

Addressing the high level of insecurity and low levels of income and social protection suffered by women workers would require some form of collective action on their part. Nurturing labour and community organizations amongst seasonal, physically dispersed and often isolated workers is a major challenge, although some efforts are being made, notably among the temporeras (temporary women workers) in the fruit sector in Chile (see box 6.1).

**Gender impacts of livelihood diversification**

“Income diversification”—the term used when farming households take on activities other than agricultural production to expand their sources of living—has become widespread in many rural settings over the past 20 years. This includes seasonal migration in search of work, a longstanding feature of rural livelihoods in many parts of Africa, Asia and Latin America.
Diversification is therefore hardly new, but appears to be intensifying. There are different schools of thought about whether this trend is positive or negative for those involved, and for the rural economy more generally.

Diversification of income sources is welcomed by policymakers, who stress that it indicates a “thickening” of the rural economy and rural markets to include a wider range of activities, including rural industries. Enhanced linkages backwards and forwards to agriculture are said to be important for rural poverty reduction. However, increasing concern has been expressed at some of the forms income diversification is taking. Some analysts claim that the increasing move into off-farm income generation represents a search for survival under conditions of increasing economic stress. This has led authors to underline that there are in effect two different kinds of link with poverty. Some off-farm incomes provide routes out of poverty, either because diversification itself gives higher and more secure incomes, or because such incomes can be reinvested in farming. In other cases, incomes earned are so poor that diversification in fact contributes to a cycle of impoverishment.

Relatively few studies examine the process of diversification from a gender perspective. One detailed research project that does so covers four village-level studies in southern Tanzania. This showed the following four trends. First, there is a major diversification in rural incomes away from farming, and this diversification is into mainly non-agrarian rather than agrarian sectors. Second, new forms of migration are important in contemporary diversification strategies; and third, diversification does not provide the kind of savings needed to invest in farming. Instead it is dominated by petty trading, often of cheap imported consumer goods from South and East Asia, second-hand clothes and imported foodstuffs. Finally, most of the opportunities taken up by young men and young women are of the low-entry and low-return type, producing poor incomes; a few young men achieve better-remunerated activities.

There are parallel findings from elsewhere. Studies into off-farm employment and incomes in Ecuador, El Salvador and northeast Brazil suggest that women tend to be more likely than men to engage in low-productivity, poorly paid, non-agricultural activities. A detailed qualitative study of livelihood strategies in rural Uzbekistan also shows women largely confined to the survivalist, low-return strategies in over-crowded segments of the informal economy.

A survival strategy adopted by impoverished women is to undertake casual work in smallholder or commercial farming, remunerated in cash or in kind. The available research evidence suggests that this is a growing area of diversification in sub-Saharan Africa. Little is known about the wage rates for this kind of work, or about its effects on women’s own farming; there is, however, evidence from Malawi that this suffers when women are forced into ganyu labour (casual agricultural piece-rate work). Estimates suggest that women are paid from one-third to one-half of the rate paid to men for a day’s work, and that engaging in casual farm work of this kind is a sign of extreme poverty. Studies carried out in Uganda, Mozambique and South Africa, however, find that wage work brings in more income than self-employment. In South Africa, employment on large-scale state or agribusiness farms can provide women with far more reliable and secure earnings than those available on small-scale farms or through other forms of self-employment.

**Diversification’s darker side**

The picture is sometimes grim. A study of the female labour market in Zimbabwe examined a sugar cane factory employing 3,400 permanent employees and a smaller cohort of casual workers, many of whom were women. Although the casual wage rate was relatively good, employment was seasonal. The critical factor affecting overall earnings was the length of the working period, which varied from year to year. Many women were in dire circumstances, especially when their contracts expired. Mostly single, they had migrated for work, left children behind in their home villages, and lived near the factory all year round. When they were not needed, their only option was selling sex. They lacked the protection of family and kin, and some entered partnerships with men just to get a place to live.

The Zimbabwe study shows how livelihood predicaments have reduced some women who are not regular sex workers to trading sex for money or goods on an occasional basis. A similar finding is shown by a study on women sex workers in the Indian state of Orissa. This documents the phenomenon of...
“flying sex workers”: married women with children who come to town in the evening to earn extra money, especially before festivals. In these instances, sex work is part of a portfolio of activities that women—and some men—engage in sporadically, not a specialized occupation.

As already noted, diversification out of agriculture among rural workers in India has mostly been confined to men; but it has a variety of gender impacts, and the mobility involved has also made a contribution to changing family structures (see box 6.2). In non-farm activity, the main sectors of growth appear to be construction, transport, storage, retailing, hotels and restaurants, all of which prefer male workers. Female employment has remained more or less confined to the agricultural sector, sometimes involving rural–rural seasonal migration. In some areas and among some social groups, joint family migration is the norm. Many such families are landless, low-caste and illiterate, and work in unskilled jobs in brick kilns and construction, fish processing, and seasonal agriculture; women only occupy the most menial and low-paid activities. In such cases, gender relations remain undisturbed. After a whole day’s labour, women still have to cook for the family group and fetch water and fuel, while men relax. Also, the control of the women’s wages remains with the men as heads of households.

One of the most significant aspects of labour-force segmentation is the divergence of low-entry, low-return activities and higher-entry, higher-return occupations. Not surprisingly, women are overwhelmingly clustered in low-entry, low-return activities to which they are driven by survival needs, as are men, but some men also occupy high-entry, high-return positions. The pittance that women receive from their new sources of income contributes to a vicious circle of under-capitalization. Men’s savings from migrant labour or formal wage employment have often been used for investment in higher-value agriculture or family enterprise, enabling them to market an increasing output commercially. Women are much less likely to earn sufficient off-farm income to provide savings for agricultural investment.

There are exceptions, notably in West Africa where women dominate the marketing of agricultural products. In southern Ghana where women traders are prominent, they are more likely than men to be found in low-entry, low-return type of activities, but there are a minority who operate on a very large scale, including at international level. One of the impacts of

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**Box 6.2 Diversification and changing household structures in India**

Changes in marriage practices have been observed across India, some of which interact with rural income diversification. These changes include rising age at marriage, intensification and spread of dowry, and the trend towards household nucleation. Households may split into nuclear components when members move from agriculture to other occupations, or migrate separately for work; and when members seek to control earnings rather than share with the wider group. This may be a survival strategy for some people within an impoverished family unit, or it may derive from upward social mobility.

Part of the logic underpinning large birth orders and an extended family structure is to provide labour and mutual support for a farming family; thus the trend towards nuclear households is connected to declining land ownership and diversification from agriculture into non-farm occupations. Among better-off and more educated groups, it may also reflect the desire of daughters-in-law to escape the iron rod of mothers-in-law and their domestic labour demands, as well as their competition for their husbands’ allegiance, and to have more control over household finance.

Since women are themselves influential in this trend, it must be perceived by them as in their interests, although there are losses too: assistance with domestic work and provision of childcare is less easy for women to procure within the nuclear family. Since liberalization tends to accelerate the diversification of livelihoods away from agriculture and reinforce landlessness, it can also be seen as supporting the process of family nucleation—which is likely to continue.

*Source: Jackson and Rao 2004.*
trade liberalization on market women in Ghana has been tougher competition; more resources and skills are needed to compete, and women who are poor and disadvantaged lose out to larger operators.

Where young migrant women seek employment in cities, opportunities arise for economic mobility, and social norms and practices can change dramatically. In countries such as China and Bangladesh where manufacturing industries employing women have expanded in recent years (see chapter 5), significant numbers of young rural women have gained access to salaried employment for the first time. Many maintain their family links and invest their savings in land, agricultural inputs, housing, and tuition in vocational skills. Married migrant workers spend heavily on children’s school fees, a potential route for upward mobility. Unfortunately in some countries, especially in sub-Saharan Africa, rapid liberalization has been accompanied by the collapse of national industries, and there is thus a dearth of jobs to absorb rural migrants in search of new life chances.

Constraints on women’s diversification
There are a number of reasons that rural labour markets in different settings remain so strongly gender-segmented. Some are straightforward and strictly economic, relating to entry costs (capital requirements), and the value that job-seekers place on their own labour. Many typical off-farm employment opportunities for women are in small-scale enterprises based on very low start-up costs.

The reasons that women are willing to work for very low wages compared with men are complex. Important considerations include the low income potential of their own production, and pressing family needs—to feed their children, for example. There are often few local earning opportunities for the large numbers of women seeking work to meet basic survival requirements, which male heads of household cannot or do not provide. Men’s higher standing as farmers and their greater access to land and credit give them a stronger fall-back position and offer them opportunities with better returns. Social and cultural constraints on women can play an even more critical role than economic factors. In many parts of Asia only women in the lowest social groups work for pay on other people’s farms, while at the same time trust, reputation and social contacts preserve certain lucrative niches of the labour market for men.

Access to resources: Land and credit

Gender and land
One of the major lessons of the experience of economic reform and liberalization is that the resource poverty of farmers prevents them from taking up new opportunities. A critical asset in the rural economy remains land. During the 1990s, land-tenure institutions were subject to reform in a number of countries. International donors have been heavily involved in the design of these reforms in many cases, underpinned by the view that having the “right institutions” (that is, private property rights through registration and titling) would strengthen markets, facilitate the entry of foreign capital into the agricultural sector, and enhance overall development.

In many countries women’s rights activists have been closely involved in policy debates on land, often alongside other civil society groups such as rural trade unions, NGOs and social movements. Women’s claims to be entitled to hold or own land have provoked contention, showing up deep divisions within civil society and generating accusations that some individual women or groups are willing to be co-opted by the state or by external donors. This occurred during debates on the recent land tenure reforms in Tanzania, which culminated in the passage of two pieces of detailed legislation in 1999. Where rural social movements and trade unions have embraced women’s landholding interests—as in the case of the Movimento dos Trabalhadores Rurais Sem Terra (movement of landless rural workers) and the Confederação Nacional dos Trabalhadores na Agricultura (national confederation of agricultural workers) in Brazil—this has only happened after many years of feminist activism within and outside the movements in question.

Such efforts led to significant progress in the passage of more gender-equitable land-tenure laws during the 1990s. The reform of civil codes in Latin America has gradually expanded the property rights of married women and those in consensual unions. Women have also gained access to land via state programmes of
land distribution and registration over the past decade, largely as a result of the rise and consolidation of national rural women’s organizations and their success in pursuing their demands. In India, the Ninth Five-Year Plan (1997–2002) paid particular attention to the land rights of women and of tribal populations, both groups heavily represented within smallholder agriculture.

In sub-Saharan Africa, women’s access to land has historically been sanctioned within indigenous or “customary” systems of land tenure. However, since the early 1950s, women’s position has receded in the face of land registration and the introduction of land title and individual proprietorship. The assignment of formal landowning rights has tended to promote inequality and enhanced insecurity: the customary access rights of women, and of pastoralists and minority tribes, have often been denied recognition during registration processes. The experience in Kenya is often cited as emblematic of how processes of land titling and registration fail women. In the recent wave of land tenure legislation and titling programmes in Tanzania, Uganda, Malawi, Côte d’Ivoire, Niger, Ghana, Zimbabwe and South Africa, women’s interests in land have been given greater, although uneven, recognition.

Even where women’s rights are formally recognized, there continues to be a substantial gap between the legal recognition of their right to own or hold land, and women’s effective access to land as an income source. The reasons for this gap are complex, and vary from place to place. But two significant policy trends require attention if poorer women especially are to access land on a secure basis: the emphasis on developing markets in land, and the resurgence of policy interest in local and informal mechanisms for land management.

Creating land markets
If poorer women in particular are to access land on a secure basis, attention will have to be paid to the over-emphasis within current policies on the creation of markets in land by registration and the conferring of title. These are far from being a complete solution to under-capitalization, lack of farm improvement and depressed smallholder incomes. Evidence from different countries suggests that land markets rarely favour the rural poor, nor are they gender-neutral; see table 6.4 for information from Latin America.

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Table 6.4  Form of acquisition of land ownership by gender (in percentages)

<table>
<thead>
<tr>
<th>Country</th>
<th>Inheritance</th>
<th>Community</th>
<th>State</th>
<th>Market</th>
<th>Other</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brazil</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>54.2</td>
<td>—</td>
<td>0.6</td>
<td>37.4</td>
<td>7.8</td>
<td>100 n = 4,345</td>
</tr>
<tr>
<td>Men</td>
<td>22.0</td>
<td>—</td>
<td>1.0</td>
<td>73.1</td>
<td>3.9</td>
<td>100 n = 34,593</td>
</tr>
<tr>
<td>Chile</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>84.1</td>
<td>—</td>
<td>1.9</td>
<td>8.1</td>
<td>5.9</td>
<td>100 n = 271</td>
</tr>
<tr>
<td>Men</td>
<td>65.4</td>
<td>—</td>
<td>2.7</td>
<td>25.1</td>
<td>6.8</td>
<td>100 n = 411</td>
</tr>
<tr>
<td>Ecuador</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>42.5</td>
<td>—</td>
<td>5.0</td>
<td>44.9</td>
<td>7.6</td>
<td>100 n = 497</td>
</tr>
<tr>
<td>Men</td>
<td>34.5</td>
<td>—</td>
<td>6.5</td>
<td>43.3</td>
<td>15.6</td>
<td>100 n = 1,593</td>
</tr>
<tr>
<td>Mexico</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>81.1</td>
<td>1.8</td>
<td>5.3</td>
<td>8.1</td>
<td>3.7</td>
<td>100 n = 512</td>
</tr>
<tr>
<td>Men</td>
<td>44.7</td>
<td>14.8</td>
<td>19.6</td>
<td>12.0</td>
<td>8.9</td>
<td>100 n = 2,547</td>
</tr>
<tr>
<td>Nicaragua</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>57.0</td>
<td>—</td>
<td>10.0</td>
<td>33.0</td>
<td>—</td>
<td>100 n = 125</td>
</tr>
<tr>
<td>Men</td>
<td>32.0</td>
<td>—</td>
<td>16.0</td>
<td>52.0</td>
<td>—</td>
<td>100 n = 656</td>
</tr>
<tr>
<td>Peru</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>75.2</td>
<td>1.9</td>
<td>5.2</td>
<td>16.4</td>
<td>1.3</td>
<td>100 n = 310</td>
</tr>
<tr>
<td>Men</td>
<td>48.7</td>
<td>6.3</td>
<td>12.4</td>
<td>26.6</td>
<td>6.0</td>
<td>100 n = 1,512</td>
</tr>
<tr>
<td>Couples</td>
<td>37.3</td>
<td>1.6</td>
<td>7.7</td>
<td>52.6</td>
<td>0.8</td>
<td>100 n = 247</td>
</tr>
</tbody>
</table>

Source: Deere and León 2003: table 3.
A comprehensive study of continent-wide evidence on the effects of land privatization in sub-Saharan Africa also finds that recent processes of privatization and land concentration (rather than national land registration schemes per se) have reduced women’s rights over land. In the context of the reforms in Tanzania noted above, in which a Gender Land Task Force (GLTF) was created, some feminists argue that whereas women’s rights to land as wives are protected under the new Village Land Law, their rights as community members are at risk given the liberalization principles and the administrative structures that have now been established.

Not all women’s advocates, however, share this dim view of liberalization. Some of the most influential groups in the Tanzanian GLTF supported land titling, registration and the creation of land markets, since it would allow women to purchase land and have it registered in their own name to be inherited by their descendants. However, such optimism may prove misplaced, especially as far as low-income women are concerned; in the context of commercialization and marketization, the tendency is for weaker groups, including poorer women, to lose customary rights they once had, while powerful contestants for control over such a vital resource consolidate their hold.

In South Africa land reform is a somewhat different process, operating against the historical background of apartheid. Here, reform has followed a “willing buyer–willing seller” model of exchange; commitment to gender equity has operated mainly at the level of lofty principle due to the absence of political accountability around women’s land rights, as well as institutional and operational weaknesses. Concern with the process has centred on the state’s inability, within the market-friendly straightjacket, to acquire and redistribute productive land proactively and on a large scale. By June 2000, the national average of transfer of farmland to new owners was 1 per cent—a paltry achievement relative to the need and the demand. A strictly demand-driven programme conflicts with the policy aim of reaching women as a constituency, because it overlooks the way in which power relations and divisions within communities influence the way in which “demand” is articulated. The major achievement to date has been to ensure that women are chosen to serve on project committees along with men; however, given the difficulties that women often experience in voicing their views in such circumstances, this cannot guarantee representation for women’s interests in project planning. Nor is the representation of women in the future assured.

The lack of an overall agrarian policy—in South Africa as in many other countries—further limits the effectiveness of land reform and proprietorship as agents of development. Given this policy vacuum, it is not at all clear that having secure access to a parcel of land is enough to provide the basis for a decent livelihood. In the case of India for example, the slow growth in the agricultural sector, the decline in public investment and other signs of rural stagnation are serious causes for alarm. Whether a change such as recognition of women’s right to hold patta (title) to land, or the provision of training and extension services for rural women, would really make a difference is at least questionable.

The (re)turn to local and informal institutions

Recently there has been a resurgence of policy interest in informal, local-level “customary” mechanisms for land management, as part of the wider interest in decentralization and the strengthening of local government. But so far there has been little discussion as to how these local-level systems work in practice, including their capacity to deliver more gender-equitable resource allocations. In most Asian and African settings, women have little power at any decision-making level involved in land tenure, not only within formal institutions of government and the law, but also, and especially, in informal local decision making. In several countries including South Africa and Ghana, there are serious concerns about the place to be assigned to “traditional” authorities in rural local government, since the basis of their power is not always democratically anchored and the “traditionalism” they espouse can be inimical to women’s interests.

Where decision making regarding land has been devolved to informal community-based institutions, as in Uganda which has gone furthest along this road, women are finding the “justice” delivered by local councils highly discriminatory. An observer explains: “Women ponder openly whether they, as quintessential outsiders in patrilineal and patrilocal society, can obtain an impartial judgement before a local council constituted by their...
husbands’ family and friends”. Similar concerns have been raised about the decentralization of land administration in China. Here the shift of power to local authorities, unaccompanied by clear instructions from the central government, has led to the development of local practices that violate national laws intended to safeguard women’s rights to land.

Access to credit

Capital constraints are extremely important to both men and women farmers. All smallholder farming requires some capital, even subsistence farming for which there must be seeds and tools, but cash crop farming, whether of food or export crops, requires much more outlay. The sums involved are often beyond the reach of many women, through whose hands pitifully little cash may pass during the normal year.

Over the past decade, considerable policy attention has been given to micro-credit interventions for poverty reduction. Women have frequently been the specific targets of micro-credit facilities, as was mandated by the Beijing Declaration and Platform for Action. Given rural women’s lack of independent access to all kinds of resources including capital, this policy attention to credit has been a boon.

South Asia has been home to some of the most active campaigns for extending micro-credit to women. In India the provision of adequate and timely credit, at reasonable rates of interest, has been a stated objective of public policy since Independence. Formal-sector lending institutions have been expanded accordingly, and concessional or subsidized credit has been made available to socially disadvantaged groups through the Integrated Rural Development Programme (IRDP) and other bank lending routes. However, there were many bureaucratic problems as well as a lack of sensitivity to the social and economic context in which these programmes operated.

A period of banking reform began in 1991, alongside other reforms directed at liberalization. Recent research on credit provision shows that the share of agriculture in total credit disbursement declined between 1985 and 2001. More significantly, the share of agricultural credit to marginal farmers, who in 1990 accounted for 30 per cent of agricultural credit from commercial banks, declined to 24 per cent in 1999–2000. During the same period, the number of beneficiaries receiving credit through the IRDP also declined from 2.9 million to 1.3 million. While gender-disaggregated data is not available, it is likely that an insignificant proportion of this went to women due to the need for land as collateral for agricultural credit and the lack of land titles with most women.

The government has sought to fill this gap through a rapid expansion in micro-credit provision through the formation of self-help groups (SHGs), mainly among women. These aim to overcome the problems of inaccessibility, high transaction costs and poor repayments encountered by the formal institutions. From support to 500 groups in 1992 the programme extended to 500,000 groups in 2002, altogether covering over 40 million people of whom 90 per cent are women—a significant achievement.

There are however some shortcoming in the outreach of credit to women in the poorest sections of society. NGOs are responsible for linking women members to credit sources in 70 per cent of cases; thus the presence of NGOs active in microfinance dictates the spread of credit to potential customers. Such NGOs are unevenly spread across the country, tending to be concentrated in certain states and areas. It is also disappointing that, despite women’s involvement in livestock-raising throughout rural India, the share of animal husbandry and dairying was only 6 per cent of the total small-scale credit offered for agriculture and allied activities during 1999–2000. Another problem is the relatively small size of average loans: R1,000 is the amount typically given to members of SHGs. This low loan level has often in the past led women into a trap of under-capitalization in income-generation projects and failure to create economic lift-off.

A study of women’s SHGs in Andhra Pradesh points out that while the organization of women into groups is indeed a strategy in the right direction, it does not automatically contribute to changing social norms and gender equality. From Bangladesh—another South Asian country where micro-credit schemes have mushroomed in recent decades—the evidence is mixed. Some studies show that women’s bargaining position within households is strengthened by access to credit and the control over income and assets it brings, while other
researchers argue that the loans and the pressure to repay lead to stress, and to higher levels of domestic violence.67

DETECTING CHANGE IN GENDER RELATIONS

During the 1990s, eroding state support for domestic agriculture and exposure to highly volatile and generally depressed global commodity markets have dealt heavy blows to many smallholder households in developing countries. Although few researchers have singled out for study the changes in gender relations within these communities and households, there is no doubt that severe economic pressures have provided a context for family disruption, interchange of gender roles, and shifts in resource control and male–female relations. In many countries where permanent or seasonal male out-migration has been heavy, women have assumed sole responsibility for the farming household. In contexts where liberalization has failed to produce a sustained rise in agricultural incomes, gender tensions and conflicts are a potential outcome of the livelihood adaptations households have been forced to undertake.

A few studies do give specific insights into the effects on gender relations in rural societies of the processes set in train by liberalization, including the Tanzania study previously referred to.68 Here, the “scramble for cash” caused an upheaval in age-old gender and generation divisions of labour. The previous distribution of work between men and women has broken down, and men have generally accepted that their wives and daughters now work outside the home. Women often talk of their new income-earning roles as having been thrust upon them by worsening economic circumstances. While the range of cash-earning activities that women pursue constantly widens, some men have also taken on tasks traditionally assigned to women, such as beer brewing. As age and gender barriers to market entry melt away, a growing divide has appeared between those with and those without sufficient capital to enter non-agricultural opportunities yielding high returns.

The Tanzanian study also points to profound effects on gender and generational relations. While men seemed willing to acquiesce in women’s new cash-earning opportunities, they were much less willing to accept a restructuring of household relations. Women complained of an intensified working day, and in communities where women have gained cash relative to men, they may face complaints from demoralized husbands who resent their wives’ efforts to realize extra cash from trade and beer-brewing. Wife beating was also cited as an increasing problem.

The difficulties in renegotiating conjugal relations and responsibilities are echoed in another study into the effects of liberalization on gender relations and food security in two villages in rural Kenya.69 Here men’s income and employment opportunities have been undermined by liberalization, but women have sought out new opportunities both on and off their farms. Gender conflicts have subsequently ensued over control of income, decision making and questions of family respect. Pressures on the household and men’s loss of their breadwinning role have exacerbated problems, and domestic violence has increased. Women’s cash-earning work leaves less time for household and childcare tasks, and their expenditure choices have provoked men’s suspicion and distrust.

This is part of a classic picture stemming from declining returns to smallholder farming and the intensification by rural households of long-standing income diversification, in the process of which gender and generational divisions of labour and authority are shaken up. As well as leading to strained gender relations, this has also produced new spaces of personal autonomy which women have seized. The process of diversification has taken varied forms. The negotiation of gendered responsibilities at lower levels of overall income is likely to lead to gender conflicts, and is also likely to be the most widespread effect of liberalization. As this chapter has shown, although there are some women who are diversifying into better incomes, for the vast majority of rural women diversification is more of a survival strategy than a route out of poverty. In some circumstances, where both men and women household members need to earn non-farm incomes to survive, there may be more opportunities for women to do so, but then there may be gender tensions over women’s new earning opportunities, especially if men cannot find employment or men’s farming income is going down.
Notes

6. For Latin America, see Spoor 2002.
8. Deere 2004:table 2, based on FAOSTAT for 43 countries and territories.
33. The extensive case study material for Latin America is reviewed by Deere 2004.
35. Barrientos and Barrientos 2002.
36. Ellis 2000; Reardon 1997.
37. Bryceson 1999a, 1999b.
45. Mitra 1989/90.
50. Tsikata 2003b.
52. Deere 2003.
60. Tsikata 2003a.
68. Bryceson 1999a, 1999b.
Chapter 7
Cross-border migration of workers

The discussion of rural and urban livelihoods in the previous two chapters indicates that movement—whether seasonal, circular, temporary or permanent—is integral to people's livelihoods in many parts of the developing world. For many of those with deteriorating incomes, migration offers the promise of survival or of a better life for themselves and their families. This can involve seasonal migration; it can also involve longer-term or even permanent stays in towns or cities in the hope of finding better-paid work than is available in rural areas. Yet another scenario involves crossing international borders in the search for earning opportunities.

It is often assumed that international migration almost invariably involves the movement of people from poor to more affluent countries. However, the reality is more complex; today's migrant workforce comprises workers with a variety of skills moving to an increasing variety of destinations. Considerable migration takes place between industrialized countries. This diversity of worker migration has led to the emergence around the world of complex systems of workforce stratification according to ethnic origin, migration status and gender. Given the increasing income gaps between countries in different regions over the past couple of decades, it is reasonable to assume that there has been a surge in both short-range and long-range movements.

The international migration of workers has attracted a great deal of policy attention in recent years. The reasons stem in part from xenophobic political considerations in destination countries, and also from the process of ageing under way in most industrialized countries, with greater longevity imposing new demands on the care economy. There are also concerns about brain and skills drains from developing countries which they can ill afford. Countries of origin have also begun to show increasing interest in their diasporas and the benefits of their remittances; this has been assisted in some cases by programmes such as the Migration for Development in Africa initiative by the International Organization for Migration (IOM). Total diaspora remittances worldwide are estimated at around US$100 million annually; they thus keep entire economies afloat.

Within and beyond these considerations, there are gendered ramifications of migratory processes. Gender-differentiated population movement often reflects the way in which gender divisions of labour are incorporated into uneven economic development processes. Prejudices attached to immigration, combined with racial and gender inequalities, make migrant women “triply disadvantaged” and likely to be overrepresented in marginal, unregulated and poorly paid jobs. At the same time, the upheaval of migration—whether by women on their own or jointly with men—has the potential to reconfigure gender relations and power inequalities. Opportunities emerge to improve lives and escape previously oppressive situations.

These, however, are accompanied by new vulnerabilities. In unfamiliar environments, migrants can be exposed to exploitation and abuse in the living environment and workplace, and to breakdowns of norms within their own social networks. Families are often split apart. The departure of one or both spouses to other countries, sometimes together, sometimes apart, has negative implications for children left behind and can lead
to permanent family break-up. The risk of sexually transmitted disease also rises. Migrant workers tend to have higher HIV infection rates than non-migrants, no matter what the HIV prevalence is at sites of departure or destination; this has been documented in Mexico, Senegal, Ecuador and southeast Ghana.

INTERNATIONAL MIGRATORY FLOWS

All regions are implicated in the rising mobility of people in search of work and earning opportunities, and the associated policy issues have correspondingly risen on political agendas. Although transnational workers still represent a small percentage of industrialized countries’ total workforce (4 per cent), migratory flows of workers from the developing to the industrialized countries have been rising in recent decades. The United States received the largest proportion (81 per cent), followed by Canada and Australia (11 per cent) and the European Union. Women account for an increasing proportion of international migrants (49 per cent in 2000), reflecting their increasing role as primary income earners. The out-migration of women workers is most evident from Asia, with the majority migrating as domestics, workers in the entertainment industry, and to a lesser extent as nurses and teachers.

Despite women’s increasing presence in migratory flows, there are few statistics on international migration by gender; the data is also uneven across countries. Surveys inevitably underestimate those entering in an undocumented manner or working irregularly, as well as the extent of transient circulation.

The lowly position of women in the labour market, the poor value accorded to domestic work, the lack of protection in informal and irregular occupations, especially those dominating the entertainment and hospitality industries, and involvement in (illegal) commercial sex, mean that many women are vulnerable to exploitation. Gender considerations cannot, therefore, be confined to male/female breakdowns of formal labour migration statistics, but should embrace the factors influencing standard male/female roles and access to jobs and resources.

CHANGING “MIGRATION REGIMES”: WHO GETS IN?

Regulations and practices—“migration regimes”—govern the entry and continued residence of migrants. Despite a history of excluding certain groups of migrants, the so-called “settlement countries” (Canada, the United States, Australia, New Zealand) grant most migrants the right to settle permanently. Today, migrants from Asia (in Canada, the United States, Australia and New Zealand), and from Latin America (in the United States), have displaced earlier patterns of migration from Europe to the “New World”. The pattern in Europe has been different. The postcolonial policy of bringing in temporary workers and limiting long-term immigration has led to distinctions between “settlers”, “guest workers” and “colonial” migration. All four settlement countries still welcome large-scale immigration, and access to both labour markets and citizenship is straightforward in comparison with much of Europe.

Box 7.1 “Illegal”, “undocumented”, “irregular”: A note on terminology

Migrants without documentation or work permits are typically referred to as “illegal”, which is misleading as it conveys the idea of criminality. Many studies have shown that migrants shift between the status of legality and illegality for various reasons, often beyond their control or knowledge. The term “undocumented” is preferable, but does not cover migrants who enter the destination country legally but later violate their original entry visa. At the 1999 International Symposium on Migration in Bangkok in 1999, 21 participating countries agreed to use the term “irregular migrants”, which has since become common practice.

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In North America

However, there has recently been a change in attitudes towards immigration in North America. Both Canada and the United States admit permanent residents on the basis of three long-established principles: family reunification, economic contribution and humanitarian concerns. There are now moves towards a dilution of these “settlement” principles in ways that favour the needs of the labour market. Policy makers are increasingly urged to tailor immigrant selection to meet long-term demographic needs based on those human-capital characteristics most likely to ensure net national advantage. They thus appear to be moving closer to a “guest worker” regime.

The number of temporary residents in both the United States and Canada has grown rapidly in the recent past. They include both skilled workers, such as managerial, professional, and information technology (IT) workers, and low-skill workers such as live-in caregivers and seasonal agricultural workers. Most active recruitment has been in the skilled categories. There is a belief that skilled and educated workers will integrate more easily, whereas immigrants with low educational attainments are regarded as hard on the public purse. In both countries it has recently been proposed to legalize irregular immigrants by granting them temporary-worker status.

The targeting of young, highly skilled entrants for permanent residence is most evident in Canada, where a series of regulatory changes in the 1980s and 1990s restricted immigration based on family reunification, and emphasized the intake of those who would make economic contributions. By the end of the 1990s, the majority of new immigrants to Canada consisted of “economic immigrants” and their immediate families (see figure 7.1). In the United States meanwhile, despite frequent calls from economists and policy makers to change immigration policy so as to improve immigrant “quality”, most still come in as relatives of legal residents (see figure 7.2). A variety of political and administrative factors militate against the adoption of more selective entrance requirements in the United States, not least the politicized nature of the debate at a time when the electoral importance of the huge Hispanic population is taken very seriously by both political parties.

Figure 7.1 Categories of admission for immigrants admitted to Canada (1990–2000)

![Categories of admission for immigrants admitted to Canada](image)

Note: Years ranging from January 1 to December 31.
In Europe, the debates surrounding immigration are also politicized; populist protests fed by far-right elements vociferously demand restrictions on migrants, whether for work, family reunification or asylum. In countries where right-wing parties have gained power in recent elections, as in Denmark, France, Italy and the Netherlands, one of the first policy areas to be addressed has been that of immigration control. Several countries have recently introduced legislation to tighten rules concerning family reunification and other areas of the migration regime. In the wake of 9/11, Denmark, France and Germany have also introduced or reinforced compulsory integration programmes. The increasing pressure for “integration” and “assimilation” has served to reinforce suspicion towards Muslim populations in particular, who are wrongly and simplistically depicted as inimical to Western values, especially in their views of gender relations.

Within more restrictive and punitive regimes, however, a distinction has been drawn between the skilled who are welcome, and the less skilled whose numbers are to be controlled. Some countries offer easier entry to the skilled: the right to be accompanied by one’s family, family members’ right to work, a permanent residence permit and citizenship. Some new systems—those under Germany’s new immigration law, and in the United Kingdom—operate a points system; in the United Kingdom this prioritizes income, job status and educational level. The less skilled generally enter as contract labour or under a guest worker system, without the possibility of transition to settlement or the right to bring in family members. Where quotas are insufficient to meet employers’ demands, migrant workers enter in a forced state of irregularity.

In Asian countries

In East and Southeast Asian countries, hosts to millions of migrant workers from poorer regional neighbours, contract labour is also prevalent. Since the mid-1970s when significant worker migration began, measures to control flows and at the same time provide employers with a pool of flexible labour have gradually been introduced. Workers are categorized according to skills: registered professionals and highly skilled workers;
authorized unskilled workers on contract; and unskilled workers with neither contract nor permission of entry, who are therefore unauthorized. Notably absent from this is any right of admission based on humanitarian concerns. In contrast with Europe and the traditional “settler” countries, Asian countries officially prevent unskilled migrants from settling and reuniting with their families.

Although multi-ethnic and multi-religious societies such as Malaysia, Singapore and Hong Kong (SAR China) were historically formed by migration, maintaining ethnic balances is a contributing reason for rigid migration policies today. In some countries—Thailand, for example—some national minority groups do not even have full citizenship rights. Acquisition of permanent residence status, let alone citizenship, is therefore out of reach for most inter-country Asian migrants. In the multi-ethnic societies, migrants usually enter to work on contract at well-defined jobs for a specified number of years. In the more mono-ethnic countries of East Asia, such as the Republic of Korea and Japan, there is no admission of unskilled migrants—except for those with ethnic ties (the so-called nikkeijin in Japan and Korean-Chinese in Korea). Skilled foreigners are admitted for selected occupations. Despite the official policy of prohibiting unskilled foreigners from employment, both countries have been home for many years to 200,000–300,000 unskilled migrants, either legally under the cover of “traineeship programmes” or irregularly in an undocumented manner.

WOMEN WORKERS’ MODES OF ENTRY

Family reunification

In both North America (table 7.1) and Europe, women predominate among migrants entering on the basis of family reunification, while they are less than half of those entering on the basis of economic criteria. This statement is based on data concerning both sexes, regardless of whether they enter as principal applicants or as family members. Earlier research for North America confirms that when women enter on the basis of humanitarian or economic criteria of admissibility, they are most likely to be the spouses or dependents of male principal applicants. Only where labour flows are destined for female-typed jobs, such as nurses and domestics (see below), do women predominate as economic migrants. The mode of entry for women thus tends to reflect their stereotypical roles as wives, daughters and caregivers.

<table>
<thead>
<tr>
<th>Table 7.1 Percentage of total admissions of immigrants in the family, humanitarian and economic categories who are females (1) (1990–2000)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Canada</strong> (1)</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>1990</td>
</tr>
<tr>
<td>1991</td>
</tr>
<tr>
<td>1992</td>
</tr>
<tr>
<td>1993</td>
</tr>
<tr>
<td>1994</td>
</tr>
<tr>
<td>1995</td>
</tr>
<tr>
<td>1996</td>
</tr>
<tr>
<td>1997</td>
</tr>
<tr>
<td>1998</td>
</tr>
<tr>
<td>1999</td>
</tr>
<tr>
<td>2000</td>
</tr>
</tbody>
</table>

Notes:
(1) For example of all persons admitted to Canada in 1990 as immigrants (permanent residents) on the basis of family ties, 54.9% were female.
(2) Calendar years, ranging from January 1–December 31.
(3) Fiscal years, ranging from April 1–March 31.

Despite the significance of migration for family reasons, it receives virtually no attention in migration research. This is mainly due to its association with female “dependency”. The assumption is that most women migrants do not enter the labour force and are not concerned about work. Virtually nothing is known of their employment aspirations. With the expansion in skilled male migration and the likelihood that the wives of skilled males may also be skilled, an increasing number of educated women are likely to be blocked from careers. There has recently been some relaxation in regulations for spouses of skilled migrants; but difficulties of recognition for professional qualifications obtained elsewhere typically remain.

In the European Union (EU) and North America, another regulatory inhibition is that the “family” for immigration purposes is defined by the state, and although it includes spouses and dependent children under the age of 18 years, it does not normally include parents unless they are dependent or in serious difficulties. Thus the more limited concept of family leaves little consideration for caring at a distance, cultural differences in familial relationships, and the role of grandparents or other relations in providing nurturing and support for different members of the family (see table 7.2).

### Asylum and refugee migration

The other significant category is humanitarian-based admissions: asylum seekers and refugees. Although laws and procedures for such admissions are couched in gender-neutral language, this does not guarantee gender parity in outcomes. Statistics for camp populations assisted by the United Nations High Commissioner for Refugees (UNHCR) show that women aged 18–59 equal or outnumber their male counterparts; but throughout the 1990s, women of all ages represented less than half of refugee and asylum seekers in the United States, and of Canadian refugee admissions (table 7.1). The gender gap in admissions is larger when using data on principal applicants, since this excludes spouses and dependants: 33 per cent of

<table>
<thead>
<tr>
<th>Country</th>
<th>Spouse</th>
<th>Children</th>
<th>Parents</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belgium</td>
<td>Yes</td>
<td>Less than 18 dependent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Denmark</td>
<td>Yes (also de facto partner)</td>
<td>Less than 18 living with person with parental responsibility</td>
<td>Over 60 dependent</td>
<td>For special reasons</td>
</tr>
<tr>
<td>France</td>
<td>Yes</td>
<td>Less than 18; less than 21 for member states to the European charter</td>
<td>Not considered</td>
<td></td>
</tr>
<tr>
<td>Germany</td>
<td>Yes</td>
<td>Less than 16 unmarried; less than 18 for specific cases</td>
<td>For humanitarian reasons</td>
<td></td>
</tr>
<tr>
<td>Greece</td>
<td>Yes</td>
<td>Less than 18</td>
<td>Dependent</td>
<td></td>
</tr>
<tr>
<td>Ireland</td>
<td>Yes</td>
<td>Depending on individual circumstances</td>
<td>Depending on the circumstances</td>
<td>Depending on the individual circumstances</td>
</tr>
<tr>
<td>Italy</td>
<td>Yes</td>
<td>Less than 18 dependent</td>
<td>Dependent</td>
<td>Non-minor children</td>
</tr>
<tr>
<td>Luxembourg</td>
<td>Yes</td>
<td>Less than 18</td>
<td>Yes</td>
<td>Non-minor children</td>
</tr>
<tr>
<td>Netherlands</td>
<td>Yes (also de facto partner)</td>
<td>Less than 18 dependent</td>
<td>If non-reunification causes difficulties</td>
<td>In exceptional circumstances</td>
</tr>
<tr>
<td>Portugal</td>
<td>Yes</td>
<td>Dependent</td>
<td>Dependent</td>
<td>May be considered</td>
</tr>
<tr>
<td>Spain</td>
<td>Yes</td>
<td>Less than 18</td>
<td>Dependent</td>
<td>Non-minor children</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>Yes</td>
<td>Less than 18 dependent; unmarried</td>
<td>Dependent widow mother; widower father</td>
<td>For extraordinary reasons</td>
</tr>
</tbody>
</table>

principal applicants as refugees to Canada were women in 2000. In the UK the majority of asylum applicants in 2002 were men (78 per cent), but the rates of recognition of the right to claim refugee status did not vary markedly between women and men.

Within the asylum processing or refugee recognition process, factors relating to gender—such as vulnerability to sexual violence, discrimination based on behaviour or dress—may not be given consideration. The definition of a refugee should be gender-neutral, but the exclusion of gendered forms of discrimination or vulnerability amounts to male bias. Women’s political activities, often located in the private sphere or comprising domestic support for dissidents, may not qualify as likely to provoke persecution. In Australia, Canada and New Zealand, guidelines for gender persecution in the asylum process are already in place, and European states (Denmark, Germany, Ireland, Norway, Sweden and the United Kingdom), are increasingly following suit. Norway and Sweden operate affirmative policies, providing women to be resettled with travel grants and applying selection criteria which include vulnerability as well as political persecution; similar proposals are being considered in the United Kingdom.

Countries which resettle refugees often add admissibility criteria to the basic eligibility criteria. These reflect concerns that the refugees should not pose health or security threats, and that they should not require extensive and long-term social assistance. For the most part, eligibility is a necessary, but not sufficient, criterion of admissibility, which also depends on education, job skills and the potential for economic self-sufficiency. The gender stratification typical of most societies means that women usually have less education than men, and have lower skills and fewer working experiences; they are therefore likely to encounter greater difficulties in meeting “self-sufficiency” criteria. Canada’s pioneering Woman at Risk programme, which began in 1988 in response to a request from UNHCR for special assistance in the protection and resettlement of vulnerable women refugees, still only receives modest numbers. Only 2,250 women and their dependents have been resettled since admissions began. This stems from the real difficulties of economic integration and the long time-frame required, and the high cost of caring for these individuals from private and state funds.13

**Trends in East and Southeast Asia**

Contrary to the North American and European stereotype of women migrants as dependants, East and Southeast Asian women overwhelmingly migrate as independent workers, either as single women or as married women without their husbands or children. A channel of migration increasingly used by Asian women is “marriage migration”. Either marriage is the result of labour migration, when for example a hospitality or entertainment worker marries a host-country customer; or marriage is the purpose, as is the case with “mail-order brides”.14 There has been such a significant increase in inter-country marriages in East Asia, with the majority of couples involving local men (in Japan, Republic of Korea and Taiwan Province of China) and women from Southeast Asia, that East Asian governments are revisiting their residence and citizenship regulations. In Singapore, marriages between unskilled foreign domestic workers and local men are prohibited by law.

As already noted, migration destination countries in Asia do not recognize family reunification as a criterion of immigration. The number of immigrants formally admitted on humanitarian grounds (refugees and asylum seekers) is also insignificant. Table 7.3 shows outflows of female migrant workers, mostly live-in domestics, from the four major sending countries in Asia from 1979 to 1996. The data shows that the feminization of migration from these countries began in the late 1970s, when Sri Lanka despatched significant numbers of women domestic workers, mostly to the Middle East. By the mid-1990s other countries were contributing to this flow, with women constituting up to 70 per cent of their migrant worker outflows. These women were employed in the Middle East, Europe, North America and Oceania.

Turning to the presence of migrant women in Asia’s labour-importing countries, table 7.4 lists by country the number and proportion of females to the total migrant population in various occupations. By 2002 there were at least 1.3 million foreign women working in the seven major labour-importing countries: Singapore, Malaysia, Thailand, Taiwan Province of China, Hong Kong (SAR China), Republic of Korea and Japan. In some, these women constituted a high proportion of the total immigrant labour force.
Irregular migration

As table 7.4 suggests, irregular or unauthorized migrants are an important contingent in the Asian countries. This is a product of uneven economic development and the fact that neighbouring countries contain populations with a shared history, language and religion. Borders between Malaysia, Indonesia and the Philippines have been porous, as have those between Thailand and Myanmar, Laos, Vietnam and Cambodia. Reliable information is not available, but the total number of unauthorized workers in these areas is estimated at 1.5 to 2 million. Studies of undocumented migration in Southeast Asia report considerable numbers of migrant women from the Philippines, Indonesia, Myanmar and Laos working under strenuous conditions with little legal protection in a wide range of occupations, as domestic workers, vendors, plantation workers, factory workers, construction labourers and fish-farm hands. The border areas between Thailand and Myanmar host large numbers of women, often belonging to ethnic minorities, who engage in sex work. The many legal and human rights contradictions inherent in the status of many of these women migrants have triggered mushrooming activism by non-governmental organizations (NGOs).

At the US–Mexican border, where unauthorized labour enters North America, migrants face similar or worse discriminations and difficulties. The irregular population in the United States is estimated at about 9.3 million, representing a little over one-quarter of all foreign-born in the country; 41 per cent are women. Backlogs are thought to be responsible for a considerable proportion, as family members can wait 10 years for a visa. Ninety-six per cent of the men are in the workforce, as are an estimated 62 per cent of the women. The 6 million altogether

<table>
<thead>
<tr>
<th>Year</th>
<th>Sri Lanka</th>
<th>Indonesia</th>
<th>Philippines</th>
<th>Thailand</th>
</tr>
</thead>
<tbody>
<tr>
<td>1979</td>
<td>12,251</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1980</td>
<td>14,529</td>
<td>50.8</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1981</td>
<td>30,135</td>
<td>52.5</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1982</td>
<td>5,400</td>
<td>24.0</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1983</td>
<td>7,819</td>
<td>43.2</td>
<td>12,018</td>
<td>48.4</td>
</tr>
<tr>
<td>1984</td>
<td>5,762</td>
<td>36.7</td>
<td>20,425</td>
<td>48.0</td>
</tr>
<tr>
<td>1985</td>
<td>11,792</td>
<td>95.1</td>
<td>39,960</td>
<td>49.4</td>
</tr>
<tr>
<td>1986</td>
<td>5,150</td>
<td>31.4</td>
<td>39,078</td>
<td>47.7</td>
</tr>
<tr>
<td>1987</td>
<td>5,474</td>
<td>34.0</td>
<td>44,291</td>
<td>49.0</td>
</tr>
<tr>
<td>1988</td>
<td>10,119</td>
<td>54.9</td>
<td>49,586</td>
<td>48.6</td>
</tr>
<tr>
<td>1989</td>
<td>16,044</td>
<td>58.4</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1990</td>
<td>27,248</td>
<td>63.9</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1991</td>
<td>43,612</td>
<td>67.0</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1992</td>
<td>29,159</td>
<td>65.3</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1993</td>
<td>31,600</td>
<td>64.8</td>
<td>85,696</td>
<td>66.0</td>
</tr>
<tr>
<td>1994</td>
<td>43,796</td>
<td>72.8</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1995</td>
<td>125,988</td>
<td>73.3</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1996</td>
<td>119,456</td>
<td>73.5</td>
<td>—</td>
<td>—</td>
</tr>
</tbody>
</table>
who are thought to work account for 5 per cent of the work force, and contribute 10 per cent of the US economy. These workers earn less than others; two-thirds make less than twice the minimum wage.

In the face of this tidal flow of migrant workers playing a significant role in the US economy, a shaky political consensus has formed in favour of conferring some kind of legal status to at least some part of the undocumented population. President George W. Bush’s 2004 immigration policy reform proposal and its programme for legalization bear a striking resemblance to European guest-worker policies, and may well lead to the institutionalization of a class of legal residents with second-class status.

### Trafficking

People trafficking is the most notorious feature of irregular migration, and trafficking for the purpose of sexual exploitation frequently constitutes the gravest violation of human rights. Trafficking in human beings is far from being a new phenomenon,

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Table 7.4 Occupation, immigration status, country of origin, and number of unskilled female migrant workers by receiving country and percentage of total number in the early 2000s

<table>
<thead>
<tr>
<th>Country/ economy</th>
<th>Major occupation</th>
<th>Immigration status</th>
<th>Country of origin</th>
<th>Number of women</th>
<th>% of women to total number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Singapore</td>
<td>Domestic worker</td>
<td>Contract worker</td>
<td>Philippines, Indonesia, Sri Lanka</td>
<td>140,000</td>
<td>43.8</td>
</tr>
<tr>
<td>Malaysia</td>
<td>Domestic worker</td>
<td>Contract worker</td>
<td>Indonesia, Philippines</td>
<td>162,000</td>
<td>20.5</td>
</tr>
<tr>
<td>Thailand</td>
<td>Domestic worker</td>
<td>Unauthorized migrant</td>
<td>Myanmar, Lao PDR</td>
<td>244,000</td>
<td>43.0</td>
</tr>
<tr>
<td>Hong Kong (SAR China)</td>
<td>Domestic worker</td>
<td>Contract worker</td>
<td>Philippines, Indonesia, Thailand, Sri Lanka, Nepal, India, Other</td>
<td>201,000</td>
<td>70.0</td>
</tr>
<tr>
<td>Taiwan Prov. of China</td>
<td>Domestic worker, Caregiver</td>
<td>Contract worker</td>
<td>Indonesia, Philippines, Viet Nam</td>
<td>170,000</td>
<td>56.0</td>
</tr>
<tr>
<td>Republic of Korea</td>
<td>Factory worker</td>
<td>Industrial trainee</td>
<td>China, Philippines, Viet Nam, Mongolia, Thailand, Other</td>
<td>35,000</td>
<td>35.1</td>
</tr>
<tr>
<td></td>
<td>Service worker</td>
<td>Unauthorized migrant</td>
<td>Korean-Chinese, Chinese</td>
<td>43,000</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Entertainer</td>
<td>Entertainer</td>
<td>Philippines, Russia</td>
<td>5,000</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Unknown</td>
<td>Unauthorized migrant</td>
<td>Thailand, Mongolia, Other</td>
<td>19,000</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Foreign Wives</td>
<td>Spouse of Citizen</td>
<td>China, Philippines, Thailand</td>
<td>57,000*</td>
<td>-</td>
</tr>
<tr>
<td>Japan</td>
<td>Factory worker</td>
<td>Long-term resident</td>
<td>Brazil, Peru</td>
<td>120,000</td>
<td>45.1</td>
</tr>
<tr>
<td></td>
<td>Entertainer</td>
<td>Entertainer</td>
<td>Philippines, Russia, Rep. of Korea</td>
<td>40,000</td>
<td>84.1</td>
</tr>
<tr>
<td></td>
<td>Unknown</td>
<td>Unauthorized migrant</td>
<td>Rep. of Korea, Philippines, Thailand, China</td>
<td>106,000</td>
<td>47.3</td>
</tr>
<tr>
<td></td>
<td>Foreign wives</td>
<td>Spouse of citizen</td>
<td>China, Philippines, Rep. of Korea, Thailand</td>
<td>89,000**</td>
<td>-</td>
</tr>
</tbody>
</table>


but like other migratory flows, it appears to be growing in scope and magnitude. Migration and trafficking are often distinguished from one another by the notion that migration is characterized by choice, and trafficking by coercion, deception or force. However, in today's globalized economic context and in the face of heavy restrictions on freedom of movement, cross-border trafficking and migration exist along a continuum. In addition, war and conflict situations tend to result in higher incidences of trafficking (see chapter 13).

A problematic issue is the definition of trafficking, which is differently interpreted according to differing interests, viewpoints and policy objectives. Views vary as to whether non-coerced, adult migrant prostitution should be included. Too narrow a definition of trafficking may obscure the different pressures pushing women to migrate in search of work in the sex industry. There is increasing evidence that migrant women rarely fit the perfect victim image. Many fully understand prior to migration what their working destination consists of, and even if their choice is constrained by economic and social circumstances, they actively co-operate in it. What such women need is a legal status and employment rights, which would allow them to leave commercial sex for other types of work. Another problem with the common definition of trafficking is its focus on sexual exploitation only, omitting those who are the objects of other types of work-related trafficking.

In the context of cross-border movements, destination countries have commonly treated human trafficking first and foremost as an issue of illegal immigration. The danger with this approach is that it involves a shift of focus away from the problem of human rights violations to that of illegal entry and stay, so that ultimately the receiving state, rather than the trafficked person, is perceived as the “victim”.

This also explains the reasoning behind victim support systems recently put in place by some destination countries, which require women to testify in court against their traffickers in order to receive residence permits. Temporary residence, however, does not result in long-term security for the women involved. The practice of entwining the selling of sex by migrant women with debates over illegal immigration usually results in the latter taking precedence, with many women being deported upon detection. This also explains governments’ reluctance to regularize the presence of foreign sex workers, as such a move is seen as encouraging illegal immigration.18

One of the harshest realities for undocumented migrants is that they are vulnerable to deportation at any time for any infraction of the law. While this has implications for trafficked women, undocumented immigrant women who suffer physical abuse at the hands of employers or spouses are also vulnerable. In the United States, battered women’s advocates pressured the US Congress to create a provision in the 1994 Violence Against Women Act to reserve green cards for undocumented immigrant women who have been physically abused by a (legally resident) spouse, and allow them to petition for permanent residency without the knowledge of their husbands. By 2001, 17,907 women had applied under the provision. Destination countries of women trafficked for sexual exploitation have also begun to put in place victim support programmes and provide visa categories that allow identified victims to postpone, or even avoid, deportation; Italy is a case in point.

**STRATIFIED LABOUR MARKETS**

Immigrant women have low participation in the labour force, and occupy low-status jobs with poor working conditions and low earnings (see figure 7.3 and table 7.5). In North America, foreign-born women were the least likely of all groups, defined by birth-place and gender, to be in the formal labour force in the 1990s.19 Although some foreign women, including some of those from the developing world, are present among skilled workers, they are disproportionately visible at the bottom rungs of stratified services, retail and manufacturing sectors. African, Latin American and Hispanic women are most likely to be in low-skilled jobs.20

In Northern Europe, the rate of participation in the labour force of migrant women is lower than for national women, although it has recently been increasing. Within each country there are also considerable variations between nationalities. Refugee women find it particularly difficult to enter the labour market, according to Norwegian data, and fewer women participate in
labour market schemes than men. In many countries asylum seekers are barred from employment, at least initially. Being the non-principal applicant for asylum can also make it more difficult to obtain the right to work. Refugees generally confront cultural and language barriers, racism, prejudice and lack of recognition of qualifications; but women refugees have additional burdens of childcare and may also face opposition from male family members to employment outside the home.

While some of the disparity between groups may be explained by such factors as greater numbers of children in immigrant families and culturally conditioned choices of suitable female employment, these low rates also reflect difficulties in finding jobs, and the quality of employment on offer.

The rise in women’s employment in many Organization for Economic Co-operation and Development (OECD) countries, especially where many mothers of young children work full-time as in Sweden and France, has created extra demands for childcare and other social services. Although family members, especially grandmothers, may provide significant informal support, there is also increasing resort to formal service provision, either in the public sector, or via the market, or by less formal community networks.

The service sectors in which jobs are created are prime generators of insecure and low-waged jobs, especially where government is off-loading social services to the private, community and voluntary sectors. In the new global economy, men and women circulate differently. Men tend to occupy an elite space in a high-tech world of global finance, production and technology; the commanding heights of the “knowledge economy”. They move more easily within transnational corporations and in the IT and scientific sectors, while women provide the services associated with a wife’s traditional role: care of children and the elderly, home-making and sex. Although women are not absent from the ranks of the skilled, demands in such industries as IT for constant physical mobility and flexibility between workplaces are difficult for migrant women workers to meet.

Migrant women thus fill expanded needs for care in advanced economies, enabling their growth to take place under neoliberal conditions of welfare restriction and flexible labour forces. The role of migrant women in providing care for the

Figure 7.3 Percentages in the labour force of foreign-born and native-born population age 25–64, by sex, Canada (1996) and the United States (2000)

elderly, children, the disabled, in paid, unpaid, formal and informal capacities is a factor too little addressed in the context of changes in the care economy and the welfare state. In some countries migrant labour contributes substantially to employment in schools, hospitals, residential homes for the elderly and childcare centres. The Scandinavian countries and the United Kingdom have the highest percentages of migrant women employed in education and health. In Sweden these accounted for 27 per cent of migrant female employment in 2001–2, in Finland and the United Kingdom for 22 per cent. In other European countries the proportions are much lower: 8 per cent in France, 10 per cent in Germany and 5 per cent in Spain.

As far as domestic work and household care is concerned, the most widespread problems are the low pay and long working hours, the inferior positions of domestic workers, and the personalized relationships with employers which make it difficult to negotiate reasonable and timely pay or time off. The prospects of exploitation are greater if the worker is young, especially if she is below official working age. The health and safety situation in the home may not be satisfactory, education and personal growth opportunities may be lost, and if the worker is ill she may not be paid and may even lose her job. There are also risks of psychological, physical and sexual abuse. Chances of redress are low since domestic work is not usually covered by

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**Table 7.5 Participation rate and unemployment rate of nationals and foreigners by sex in selected OECD countries, 2001-2002 average**

<table>
<thead>
<tr>
<th></th>
<th>Participation rate</th>
<th></th>
<th>Unemployment rate</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>Nationals</td>
<td>Foreign</td>
<td>Nationals</td>
<td>Foreign</td>
<td>Nationals</td>
</tr>
<tr>
<td>Austria</td>
<td>78.7</td>
<td>84.6</td>
<td>63.2</td>
<td>63.1</td>
</tr>
<tr>
<td>Belgium</td>
<td>72.8</td>
<td>71.2</td>
<td>56.2</td>
<td>42.7</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>78.5</td>
<td>84.1</td>
<td>62.8</td>
<td>61.6</td>
</tr>
<tr>
<td>France</td>
<td>75.2</td>
<td>76.1</td>
<td>63.4</td>
<td>48.4</td>
</tr>
<tr>
<td>Germany</td>
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<td>Hungary (2001)</td>
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<td>United Kingdom</td>
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<td>Australia (2001)</td>
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<td>United States (2001)</td>
<td>82.0</td>
<td>86.5</td>
<td>72.2</td>
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</table>

Notes: Calculations are made on labour force aged 15 to 64 with the exception of Canada (15 and over) and the United States (16 to 64 years old). (1) The data refer to the native and foreign-born populations. Source: OECD 2004b.
labour legislation. In East and Southeast Asia, various countries and territories—Hong Kong (SAR China), Singapore, Malaysia and Taiwan Province of China—recognize domestic work for visa purposes, but except in Hong Kong (SAR China) they explicitly exclude it from labour standards.

Many migrant women with full high-school experience and even university degrees experience deskilling and lack of recognition for qualifications. This applies particularly to women from the Philippines, Eastern Europe and Latin America. Many enter a host country as a student or a tourist and then overstay. The boundaries between the legal and the irregular become blurred; this is particularly true for Latin American and Southeast Asian women workers, since Eastern European women do have rights of residence for up to three months and often rotate a job between several people (see box 7.2).  

In Germany, it has become possible since February 2002 for citizens of countries joining the EU to work legally for up to three years in households that are taking care of a relative and are receiving benefits from the state care insurance system. Though legally employed and paid at German rates, the state stipulates that these carers cannot compete against German-trained home-care employees and their permit must be for “household assistant”; by suggesting that “untrained foreign workers” may put those they care for at risk, they have in effect sanctioned deskilling. This resolution of a labour shortage contrasts with that of IT workers; these are employed at the same grades as Germans.

Although migrant women’s qualifications may not be recognized, and they may suffer in jobs for which they are overequipped, their and their family’s position in their home community often rises. Several studies have explored the contradictory class position in which some labour migrants find themselves, especially the well educated from such sources as the Philippines or Eastern Europe. Migration can mean a simultaneous experience of upward and downward mobility. Discrimination and

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Box 7.2 How commuters from the margins help the elite live in clover

Ewa, a single mother in the small Polish town of Siemiatycze near the border with Belarus, has been shuttling back and forth to Brussels for four-month stints for the past seven years. The mother of a 12-year-old boy, Ewa operates a job-share with her mother. They take it in turns to manage their Brussels employers’ domestic load—cooking, cleaning, minding the children, and running the errands—to free them for leisure or professional employment.

Thousands of people in Siemiatycze regularly commute to Brussels to provide an underclass of cheap and irregular labour to the upper crust of Western Europe. Lack of jobs at home and the huge wealth gap between east and west foment this flow of people in search of work. There are no official figures, but around 5,000 people from a town of only 16,000 are thought to be working in or near Brussels at any given time.

Ewa and her mother are typical of many families sharing jobs which take them far away and break up their own opportunities for an integrated family life. The rewards are too important to pass up. The bus journey takes around 22 hours, and in four months the worker can earn £3,000, the amount it would take two years to earn in a local job, if one was to be found. Ewa’s sisters and their husbands, her two brothers and their wives are all commuting 1,000 miles once or twice a year to do similar jobs. Ewa speaks approvingly of her employers. “They treat me really nicely. I wouldn’t dream of changing them,” she says.

There have been some alarmist projections, many ill-founded, about the volume of migration to be expected from new EU accession states into the better-off countries. However, Brussels projects that because of demographic decline, the new Europe’s working-age population will fall by 20 million within a generation, necessitating an influx of immigrant labour. Meanwhile the phenomenon of the Polish underclass servicing the west European elite has been going on for a long time and is unlikely to change very much soon.

the erosion of skills at destination sites may be offset by upward mobility at home, as remittances are invested in small businesses, housing and children’s education.

**MIGRANT HEALTH WORKERS**

Historically, women have tended to enter the welfare and social professions (education, health and social work). An analysis of UK work permit data for 2000 showed that sectors with high proportions of female staff constituted some of the fastest-growing sectors of migrant employment. A crisis in nursing in the United Kingdom and Ireland, as well as in Canada and the United States, has created a truly global labour market. Globally, the Philippines has supplied the overwhelming number of nurses for work overseas, followed by countries in Africa such as Ghana and Nigeria. Not only do the prospects of better pay attract them to the North, but the state of the health sector at home constitutes an important push factor (see chapter 8). Ireland too has become heavily dependent on overseas nurses, with Filipinas supplying the largest contingent. In order to address skills and brain drain concerns, the United Kingdom is introducing a code of conduct to cover foreign health worker recruitment, but doubts remain whether it will be enforced in the private sector.

In a study of international nursing recruits in the United Kingdom, mainly from Europe, Australia, Africa and the Philippines, many felt that their skills were not appreciated or respected; that they were downgraded; and that they confronted racism and xenophobia. Experiences varied considerably between the National Health Service, judged in more positive terms, and the private independent sector where they were frequently used as care assistants.25

These findings are echoed in similar studies carried out into the situation of foreign-born nurses in North America. These may receive higher salaries than in their countries of origin, but there is much potential for exploitation. Nurses are frequently employed as nursing aides rather than as registered nurses, and face discrimination in the form of lower pay, fewer promotions, higher risk of being fired, and more common assignment to high-stress units.26 The connection of the recent demand for foreign nurses with the restructuring of health care systems raises the possibility of deteriorating work conditions, lower pay and a negative climate for patient care. Hospitals in the United States with shortages of nursing personnel are often municipally run and located in inner-city areas.

In Canada, all highly trained immigrant workers, including nurses, are affected by licensing and recertification requirements for professionals. Regulated occupations, such as those in certain trades, law, engineering and health areas, require statutory certification or licensing, primarily through professional associations. While the purpose is to maintain standards and assure public health and safety, these practices also are the defining characteristics of segmented labour markets which create monopolies by controlling labour supply. In Canada, certification requirements can be seen as a form of systemic discrimination; criteria may be applied to the Canadian-born and foreign-born alike, but they disproportionately restrict the access of the foreign-born to trades or professions. Devaluation of education credentials becomes part of this systemic discrimination when professional associations do not recognize foreign degrees as equivalent to those obtained within the country.

While the most publicized, nursing is not the only area of professional health personnel shortage. In the United Kingdom, overseas doctors (non-European Economic Area (EEA) qualified) form a large percentage of the hospital medical workforce; in 2000 they constituted 26 per cent. In an increasingly feminized occupation, women form a significant proportion of migrant doctors—over half of those registering with the General Medical Council in 1998. Most are appointed in the lower and middle grades, and are seeking further qualifications and training.

Even if many of the skilled women migrants do not intend to settle, they have the possibility of renewing their contracts, of eventually acquiring citizenship and bringing their families—entitlements that are not available to the less skilled. So although fewer in numbers, the expansion of skilled opportunities for female migrants highlights the diversity of migratory circuits and potential entitlements.
Notes

1 See for example Hugo et al. 2003.
3 Milanovic 2003; see also IDEAS 2002.
5 Newland 2003.
7 Asis, Huang and Yeoh 2004.
8 Collins and Rau 2000.
9 ILO 2004:5.
14 Piper and Roces 2003.
15 Battistella and Asis 2003; Asia Watch and Women’s Rights Project 1993.
17 Jimenez 2003.
18 Gallagher 2001; Freedman 2003b; Piper 2004.
19 Bean and Stevens 2003; Schoeni 1998.
20 Boyd 2001; Shumway and Cooke 1998; Wright and Ellis 2000.
21 Hauge Byberg 2002.
24 Morokvasic 1996.
26 Stasiulis and Bakan 2003.
Livelihoods in today's world are subject to a range of insecurities. These are acute in contexts where few people work with an employment contract and the associated rights to work-related benefits, and where domestic production processes are increasingly exposed to fluctuations and recessions in global markets. When earnings and incomes have plummeted and jobs have disappeared, people have little to fall back on. Not only are formal social protection mechanisms missing in many developing countries for the millions of women and men who work in the informal economy, but contingencies such as ill-health, childbirth and old age are themselves powerful drivers of impoverishment, as earnings fall and assets are depleted to purchase health care in increasingly commercialized contexts.

There has recently been more recognition of these realities. The 1990s saw a dramatic shift in global policy pronouncements acknowledging the vital role of social policy to the development process. That this was not just a rhetorical shift is apparent from figure 8.1, which shows that the social sectors now account for nearly one-third of all donor funding to developing countries. This was a far cry from the “market fundamentalism” of the early 1980s, which focused narrowly on “getting prices right”, and never mind the social consequences.

The period of austerity in the social sectors was a direct outcome of the virtually universal and standardized pattern of reform imposed as a condition of loan and adjustment packages. That this was not just a rhetorical shift is apparent from figure 8.1, which shows that the social sectors now account for nearly one-third of all donor funding to developing countries. This was a far cry from the “market fundamentalism” of the early 1980s, which focused narrowly on “getting prices right”, and never mind the social consequences.

The underlying thesis in social sector restructuring was residualist: social welfare institutions should come into play only when the “normal” structures of supply—the family and the market—broke down. The safety nets put in place often came too late: they waited for people to “fall” rather than tried to prevent them from falling in the first place; they were too narrowly targeted and even mistargeted; and they were not commensurate with the scale and nature of poverty and deprivation in the context of adjustment.

By the late 1990s, the view that the vulnerabilities experienced in many developing countries required institutionalized systems of social protection—a view informed by the history of the European welfare state—began to fall on more receptive ears. A crescendo of criticism and civil society activism helped
restore levels of public social spending in several countries, including Chile, Sri Lanka, Tunisia and Mexico (see table 3.3). A concern for “the social” resurfaced in unlikely quarters; even the International Monetary Fund (IMF) was compelled to give explicit recognition to the importance of social policies. The World Bank’s mindset change was indicated by the subject of its World Development Report 2000/2001: Attacking Poverty; this identified “social risk management” as the most sustainable basis for poverty reduction. Building on critiques of philanthropy and drawing on notions of “participation”, this proposed to avoid a “culture of dependency” by helping the poor develop the capacity “to cope with, mitigate or reduce” their risks.

A shared vocabulary of “poverty”, “social protection”, “participation” and “citizenship” became widely applied; but the consensus it indicated was more apparent than real. Diverse interpretations of the causes of social disadvantage, and equally diverse views of the necessary social policy responses, continue to vie for attention. The World Bank carries power and prominence in the policy arena, due to its weight as a lender to social sectors in developing regions, especially in South Asia and sub-Saharan Africa (see figure 8.2), and because of its leadership of the “poverty reduction strategy paper” (PRSP) process which it began to promote in 1999. At the policy level, however, its residualist approach to social policy, based on the notion of the state as “gap-filler”, is in conflict with a concept of social policy which holds that its purpose is redistributive and that the state has to be a major player. This position is advocated by many organizations, activists and academic networks.

In the “social risk management” framework, the state is only expected to provide “social safety nets for risk coping” and “risk
management instruments” to be operated where or when the private sector fails; there are strong continuities here with the earlier generation of minimal safety nets. In the World Development Report 2004: Making Services Work for the Poor acknowledgement is given to the need for “governments to invest in purchasing key services to protect poor households”; it is also allowed that: “making services work for poor people means making services work for everybody while ensuring poor people have access to those services”. But this report speaks with many different voices, and its impact on the operational guidelines for Bank lending to the social sectors is still far from clear.

In contrast, the redistributive view of social policy underlines the importance of equity and universal social provision. In the context of a developing society, it perceives the state as having a central role to play not only as the regulator of institutions and structures, but also as a significant provider. In situations of widespread poverty, where insurance mechanisms for the poor are ineffective, and there is likely to be serious underprovision by private providers, the case for public intervention by the state is very strong.

The underlying assumption of much recent literature on social policy from the IFIs is that targeted public provision is the way to achieve greater social inclusion. This assumption, however, is open to question. Means testing and targeting are often the last resort of unequal societies; they can trap people in poverty and they can enhance inequality, rather than deal with inequality through redistribution; they are also very demanding in terms of state administrative capacity. At the same time more inclusive systems—where access is a publicly debated issue, where cross-subsidy occurs, and different social classes come across each other in the same institutions—are likely to be associated with more progressive behaviour by the state.
European experience suggests that countries with the lowest poverty rates have income transfer systems that include universalistic basic flat-rate benefits financed from general tax revenue, public earnings-related benefits financed by employer and employee contributions, as well as social assistance supplements for those still in need. Universalistic basic pension benefits and child allowances are particularly effective in keeping vulnerable groups—the elderly, families with many children, and single mothers—out of poverty. The second major pillar of a comprehensive approach to improving the life chances of the majority of the population is the provision of good quality and universally accessible education and health care.

The fundamental principle behind social policy is that vulnerabilities and risks require collective responses. This is because many people, especially people with low incomes, cannot afford the services provided by the modern private sector, whether these are health or education services, or insurance premiums of various kinds. Attempts to create long-term formal and informal savings (by low-income people themselves and by external agencies) often founder because of the pressing needs of the present. Efforts to co-insure among poor people only, without the wider pooling of risk which comes from including the better-off, are bound to fail, as the core social insurance principle (contribution in relation to income, and benefit in relation to need) is absent. This is why social policies that are founded on principles of universalism and solidarity (risk-sharing)—with strong cross-subsidies from the better-off—tend to be more sustainable, both financially and politically.11

This debate about key principles forms a backdrop to considerations of gender in the context of social policy. For reasons which seem inexplicable, the gender premises and implications of the social policy reform agenda have largely been ignored.

GENDER: THE “SILENT TERM”

Both the process of social policy reform and its outcomes are inescapably gendered. And both tend to operate to the detriment of women, especially to women in the least well-off sections of society. Yet mainstream debates on social policy have failed to engage with these concerns; gender has indeed been the “silent term”.12 This omission has characterized both sides of the debate, including those aligned with the residualist and targeted policy perspective espoused by the World Bank, and those associated with the redistributive and universalist school of thought.

What, then, would a gender perspective add to current social policy debates? The first point to underline is that, while social sector reforms have on the whole been detrimental to women, it would be a mistake to assume that women were social policy beneficiaries, as citizens with social rights, prior to the neoliberal policy turn. Indeed, seen from a gender perspective, the 1960s and 1970s were not a “Golden Age”. The fact that the formal economy remained small in most developing countries meant that job security and work-related benefits were privileges available to only a small stratum of workers in most countries, most of whom were male.

In Latin America, male-dominated trade unions were the principal beneficiaries of corporatist social contracts through which wages, working conditions and social security were negotiated.13 While women may have benefited as wives or daughters of “male breadwinners”, a pension in old age or entitlement to maternity leave remained distant dreams to the majority. The little security that there was came from paid work where it could be found, from marriage, kin and community, from the church and also through the “protection and patronage” of informal employers.14 In sub-Saharan Africa, women’s small informal groups for credit and mutual help were also popular, especially among market women and traders. But the effectiveness of many of these systems in providing social protection is often limited by their low capital base.

However, while the early effort at formal social protection in many developing countries could have been reformed, extended and built upon in order to cover a much wider range of people, there has in fact been a reversal over the past two decades; in many regions there has been a strong thrust towards the commodification of social services and social protection. Hence, the “male breadwinner model” is being eroded not by gender-equitable reform of state-based entitlements, but by
their drastic reduction. These have been replaced by market-based, individualized entitlements for those who can afford them: private pensions, private health insurance, private hospitals, private schools, private retirement homes, private paid care for children and old people.15

The impacts of commodification are likely to be felt most strongly by women. The factors explaining why the pressures have gender-differentiated impacts include the following:

• Gender bias in intrahousehold resource allocation: Social norms in many parts of the world, especially South and East Asia, favour boys and men over girls and women in allocation of resources within the household. Where low-income families have to pay for access to services such as emergency health care, the needs of boys and men are likely to be given a higher priority than those of women and girls.

• Gender stratification in markets: Women tend to be more cash-constrained than men, given their disadvantages in labour and credit markets; this is likely to restrict their ability to access market-based services and social protection for themselves and their children. Where women have been traditionally responsible for a significant part of their own and their children’s health and education expenses, as is the case in many parts of Africa, their problems are more acute. Where women work, they are also likely to accumulate fewer employment-related social benefits than men, given that they typically work for fewer years, earn less, and are more likely to be informally employed.

• Gender ordering of the unpaid care economy: When formal service provision remains out of reach, informal carers—mothers, sisters, grandmothers, daughters—have to provide unpaid care. Social sector reforms often make unjustified assumptions about the availability of women’s and girls’ “free” time for caring work.

• Gender stratification in the public social care sector: The working pressures generated during reform, including loss of wages in public sector services, are likely to fall most heavily on women workers, given that they are predominantly located at the lowest rungs of skill, authority and remuneration.

These issues are elaborated in the sections that follow.

GENDER ORDERING/STRATIFICATION AND INSTITUTIONAL CHANGE

Given the limitations of space, the chapter has selectively chosen to focus on health sector reforms (relevant to many low-income developing countries); pension reforms (more relevant to middle-income countries); reforms and innovations in social protection schemes to include informal workers (both low and middle-income countries); and anti-poverty programmes targeted on low-income women. The education sector is omitted, since an extensive literature and ongoing analysis already exists.16

The following analysis of the systemic changes in the social sectors demonstrates how institutional reforms are affecting men and women differently. One of the main contributions of the “welfare regime” literature was to move away from a simple measure of public expenditure and to look at the institutional content of welfare states, in terms of such issues as conditions of eligibility, coverage, and the nature of benefits.17 The importance of institutions in mediating the link between public expenditure and welfare outcomes is now widely acknowledged. As the World Development Report (WDR) 2004 stresses, there is no simple relationship between public spending on health and education and outcomes; it is the institutions—seen in the WDR mainly in terms of accountability of service providers to poor clients—that matter. Here, some of the institutional changes that current social sector reforms have brought about are assessed through a gender lens—a perspective with which neither WDR 2004 nor the first generation of “welfare regime” theorists have seriously engaged. The chapter does not provide a gender-disaggregated analysis of public (and donor) expenditure on the social sectors.

Health sector reforms and gender18

Health has been a key area of social sector reform. From a gender perspective, health is especially important, not only because men and women need different types of health support to sustain well-being, reproductive care for women being the most
obvious example, but because institutionally health systems are
gendered structures, reflecting gender inequalities in the wider
society. Hierarchies in the health service usually find men in
the senior positions as doctors, policy makers and administra-
tors; while women predominate in lower-status professions and
jobs, such as nurses, paramedical staff and orderlies.

The services offered to women often fail to recognize social
and cultural norms which deny women decision-making capac-
ity over health-related behaviours, for example, over sexual rela-
tions and the use of contraception for child spacing. Meanwhile,
where services and personnel are sensitive to women’s needs,
especially those of the seriously disadvantaged, this can help
redress some of the discriminations and difficulties they face.
This may be reinforced by the fact that most day-to-day work-
relations between health care staff and clients tend to be
relations among women; they usually take place in the context
of mother and child health (MCH) concerns. The woman-to-
woman confidence that can build up during routine interac-
tions provides opportunities for promoting health-related
behavioural change.

Donors have been heavily involved in the design of health
sector reforms in many economic-crisis countries. The standard
package is essentially based on the liberalization of clinical care
and drugs provision, emphasizing commodification and the use
of market mechanisms; the reduction of government; decen-
tralization of delivery systems; and greater attention to cost-
effectiveness in government spending. The model usually includes
some or all of the following features:

- Retreat of government towards a mainly regulatory and
  priority-setting role, with responsibility for direct provision
  of services in public health and for ensuring access to pri-
  mary care for the poorest.
- Liberalization of private clinical provision and pharmaceu-
tical sales, and the promotion of a “mix” of public, private
  and voluntary providers.
- Increased contracting-out of government-funded services
  to independent groups and companies.
- An increase in the autonomy of hospital management and
  finance; some hospital privatization.
- A shift from tax-based financing mechanisms towards
  insurance, including mutual insurance schemes.
- The decentralization of health delivery systems to local
government control.
- User charges for government-run health services, for gov-
  ernment-provided drugs and supplies, and for community-
  based health services.

This section addresses the impacts of health service reforms
on women’s access to, and utilization of, health services as users
of health care services (for themselves and their dependents);
on women’s work conditions as health sector workers; and on
women as providers of unpaid care, especially when formal
mechanisms fail to meet the need for care.

Health care charges: The impact on users
In many countries, reforms to the health sector have been
implemented in a context of generalized and severe poverty,
and often in the wake of an economic crisis marked by worsen-
ing diets and increasing workloads.19 The period of reform has
also coincided with the spread of HIV/AIDS and the severe
physical, economic and social strains the epidemic has imposed
on families, especially in Africa. Thus needs and demands have
grown at the same time that free or affordable health care has
become more difficult to access. User fees, first introduced into
hospitals in the early 1980s, have since been extended to lower-
level government health facilities such as health centres and
subcentres providing basic care and emergency treatment. A
number of studies have confirmed that user fees and ineffective
exemption systems lead to the exclusion of those unable to pay.
While few studies have looked specifically at gender-differenti-
ated impacts, studies of reproductive health trends in Zimbabwe,
Tanzania and Nigeria show that the introduction of user fees in
MCH facilities has been associated with a decline in admis-
sions of pregnant women, and increased morbidity rates during
or after birth in both mothers and the newborn.20

In India, the 1990s saw a substantial increase in private
health provision at the cost of public health care.21 Growing
privatization of services seems to have excluded or marginal-
ized rural people, particularly women in the 15–29 age group as
well as tribal populations. This reflects the relative lack of value attached to girls and women compared with boys and men: while both are affected by the lack of affordable services, scarce family resources may be stretched to take boys for treatment while the illness of girls is regarded as less significant and correspondingly neglected. Cases of untreated illnesses were common among the poor, and more common among women and girls.22 Meanwhile, it is also true that widespread improvement in reproductive health facilities over time has had an important positive effect on maternal and child mortality and morbidity rates.

Where fees are charged for any kind of professional health care, women suffer disproportionately given their and their small children’s MCH needs, and their reduced access to cash and income-earning opportunities. Where it is customary for women to be held responsible for the bulk of expenditures on their children such as food, medical treatment, clothing and school expenditures, which is the case in much of sub-Saharan Africa, the burden on women of fees and charges is particularly onerous. Many forms of mutual support for health care exist in poor communities: for example, payment of birth attendants in kind, free care for indigent mothers, sharing domestic work to allow others to work for cash, and mutual loans and gifts. African societies in particular abound in mutual savings schemes run for and by women. However, there is also evidence that falling incomes and economic crisis undermine women’s participation in these networks of mutual financial support.23

The growth of health insurance
In the face of strong popular opposition to user fees, health financing reforms have recently begun to focus on schemes of health insurance. In the context of social health insurance for those in formal employment, the key gender question is that of equity. Since a small proportion of the population enjoy formal employment, and since these employees are among the most skilled and educated in the society, such schemes mainly cover more advantaged, male-breadwinner members of the workforce. Although these schemes usually cover dependants, still the number of women that can be reached is small.

Given their limited reach, an alternative mechanism of health care financing which aims to promote the inclusion of poor and vulnerable groups is mutual health insurance (MHI). These schemes have mushroomed in recent years, and in sub-Saharan Africa have taken the form of community-based schemes of voluntary prepayment. Premiums can be paid in instalments; local committees can decide to exempt members unable to pay; and accommodation can be made for those with unsteady or seasonal incomes, by postponement to harvest-time or some agreed date.

Although this is a promising development, these schemes show the same drawbacks as other types of community saving and loan programmes. Rapid start-up may be followed by dwindling membership, unaffordable contributions and payment collection problems.24 It appears that building on existing cooperative savings and loan schemes has better success, since existing patterns of solidarity exist and can absorb some of the administrative costs. This is the case with the Integrated Insurance Scheme run by SEWA in Gujarat, India (discussed below). However, donors are more inclined to support new stand-alone schemes.

Health sector reforms and women health workers
Research on the privatization of health services and the impacts on the medical workforce appears to ignore gender, at least explicitly. However, since in most countries this workforce is predominantly female and women predominate in lower-status occupations, the downward pressure on wages is likely to have hit women workers particularly hard. While at the upper end, the private clinics frequently appear to provide nurses with better working conditions than the public sector, the same does not apply at the lower echelons, where private employers try to keep down costs by reducing wages and abandoning training. Those who employ trained staff on decent wages find themselves undercut by those who do not.25 As a result, the poorest women users pay fees they cannot afford to low-paid and low-skilled women medical personnel: a vicious circle of gender disadvantage.

Liberalization, privatization and commodification have contributed to the crisis in health care, and to the strains and demoralization experienced by nurses working in public facilities. There are accusations of abusive behaviour, especially towards
low-income, low-status patients and individuals regarded as socially reprehensible. There are also problems which nurses have to confront on a daily basis. Some of these are explained in box 8.1 by a matron in a maternity hospital in Tanzania.

Health sector liberalization appears to have widened the gap in wages and working conditions between doctors and nurses. Many doctors benefit from additional private practice, and the “going rate” for informal payments to doctors tends to be substantially higher than for nurses. Moreover, nurses have more contact with patients than doctors (one of the main points in box 8.1), and when the service falls apart they take most of the strain. This helps to account for the departure of many nurses abroad, with “pull” factors in the North converging with “push” factors in the South (see chapter 7). Typically, the bulk of incentives aimed at retaining health care staff in the home country are focused on doctors. Given that nurses and ancillary workers provide the backbone of health services virtually everywhere, rising out-migration has serious effects which ripple out to the health centres and clinics providing the primary provision on which many low-income women depend.

Health sector reform in both high and low-income contexts has been presented by its promoters as a force for change, away from services run in the interests of staff, to services run in response to patient demand. But this can lead to losses in decent working conditions and wages, as recent International Labour Organization (ILO) research in Eastern Europe has demonstrated. A different way of framing these issues is suggested by an approach which owes much to gendered considerations. The Health Workers for Change (HWFC) projects in Africa and elsewhere have built efforts to improve health care quality on the observation that the interpersonal aspects—such as respect and ability to listen to a patient—are important to care quality, and that these relational aspects are gendered. Female health workers have a different working style than men; women patients also have special needs, and in certain circumstances—sexually transmitted disease, for example—are fearful of discrimination and abuse. The HWFC projects have therefore built up collaboration between staff and patients, and sought to shift behaviour in gender-sensitive directions.

Unpaid care and the crisis of care
In most countries, women continue to assume a disproportionate share of unpaid work and caregiving. It has been estimated that activity worth US$16 trillion takes place every year without being recorded as part of the global economy, and that of this, 69 per cent (US$11 trillion) is the unnoticed contribution of women in households and the informal sector. As women struggle to bear the increasing burden of both paid work and unpaid care in a relentless economic climate and, in rural areas,
from a dwindling environmental resource base, their physical condition may suffer. Since the paid work they engage in is usually a survival strategy rather than an act of liberated choice, the irony of their entry into the workplace is that they may earn too little even to offset their extra physical needs. Meanwhile, health sector reforms propose a degree of devolution of health care activity onto the community. This strategy fails to recognize that this means imposing a further burden, unpaid, onto volunteers who will invariably be women. Women, therefore, are being involuntarily landed with the social fall-out from service depletion brought about by reforms, as well as invisibly shouldering an extra economic burden.

The epidemics of HIV/AIDS which have overtaken many African countries have brought an existing crisis of health care into sharp relief. In 2001, of the estimated 40 million people in the world with HIV, 28 million or 70 per cent were in Africa. Africa also accounted for 90 per cent of the 58,000 children under the age of 15 who had died of AIDS. The vast nursing care burden represented by these figures has overwhelmingly fallen on women and girls. Since the economically active age group (15–49 years) suffers the highest levels of infection, much of the load has to be borne by the elderly. This includes care of and economic support for orphaned grandchildren, of which AIDS has produced over 12 million in Africa. In places where resources for health and welfare services are already extremely scarce, home-based care and “community care” are the fall-back policy response. Essentially, formal care-service structures have devolved responsibilities onto informal structures with the sanction of the neoliberal policy agenda, an echo from the earlier analysis of what has happened in the workplace (see chapter 5). Thus policy decisions about service delivery and drug regimens in the face of HIV have particular implications for women. The notion of “community care” appears gender-neutral; but within communities, the time, work and responsibilities of this care invariably default to women.

Thus it appears that health sector reform has been built on a number of hidden or inexplicit gendered assumptions. These include assumptions that women’s access to household resources or their external networks of mutual support are robust enough to find the money for fees; that women’s work burdens can be expanded to include more responsibility for care; and that the needs of health-care staff (especially lower-level staff) and those seeking care are inherently contradictory. Further dubious assumptions include the notion that the governance structures established for decentralized health system management will inevitably reflect women’s needs better than previously centralized systems. Another key issue is financing: whether the decentralization of responsibilities is accompanied by an adequate redistribution of resources from the central government; where decentralization is mostly a means for the central government to reduce expenditure, the outcome is likely to be growing disparity in the quality of the services between poorer and more affluent local communities. It is certainly not clear from the available evidence that any of these assumptions were warranted, even before the devastating impact of HIV/AIDS.

The gender implications of pension reform

Reform of public pension programmes has taken place in a large number of countries around the world over the last decade. In many developing and transition countries, pension schemes had been facing serious problems even before the economic crises of the 1980s and 1990s. In Latin America, for example, the maturing of pension systems had already led to a deterioration in the ratio of those contributing to those drawing pensions by the end of the 1970s. Both employers and employees, especially the self-employed, did not pay their contributions; pension schemes were also being drained by the heavy costs of privileged pensioners, for example, those in the military, and the high administrative charges paid to unaccountable bureaucrats running the schemes. These problems were aggravated when economic crisis struck. The shrinking of formal-sector employment produced a sudden decline in the number of contributors. At the same time high inflation meant that real wages declined and so did the real value of contributions. All of these factors created a perception of crisis in pension systems. Thus their reform became an integral part of structural adjustment programmes, with significant input from the IFIs.
While there was a general consensus that existing systems were bankrupt and required urgent reform, there was no corresponding consensus on a desirable replacement model. In many countries IFIs and domestic reformers argued that privatization was the way forward. Their grounds included that privatization would ensure greater financial viability, closer links between contributions and benefits, reduced administrative costs and the promotion of capital markets. Significantly, issues of equity and redistribution—across generations, across class and across gender—were excluded from the debating positions of advocates of privatization.

A recent comparative analysis of pension reforms in eight Latin American countries shows that the neoliberal reformers were not strong enough to impose their preferred model in all countries. Rather, the nature of reforms was shaped by the balance of power between the neoliberal reform coalition on the one hand, and its opponents—unions, pensioners and opposition parties—on the other. The full privatization model took hold in only two of the eight countries, namely Chile (regarded as the prototype) and Mexico; in four others—Peru, Argentina, Colombia and Uruguay—it was watered down, and in Costa Rica and Brazil it was strongly resisted. Pension reforms in three Central and Eastern European countries had a parallel experience. Only one—the Czech Republic—was able to resist the pressure from IFIs for privatization, while the other two—Poland and Hungary—have chosen partial privatization and become front-runners of radical pension reform in the region.

In none of the debates surrounding the adoption of reforms in either region do concerns with gender equity appear to have surfaced. Yet the move towards privatization has major gender implications. The fact that pension benefits in privatized systems are strictly determined by the overall amount of money contributed by the insured person, and that women typically earn less money and work for fewer years than men, means that women receive considerably lower benefits. Since women’s higher life expectancy is taken into account in most private systems, women’s benefits are further comparatively depressed.

In public systems with defined benefits, there are generally similar gender discrepancies. But women’s disadvantages are usually mitigated by generous minimum pensions, by the fact that life expectancy does not affect benefit levels, and by credits given for years spent caring for children. The last feature was particularly strong in the ex-socialist countries, where the “caring credits” were financed by cross-subsidy within the pension system. In both Poland and Hungary the rules with respect to “caring credits” have changed, with the result that those taking leave receive lower pensions than if they had stayed in employment. This is a retrograde step: credits given for caring are not charitable gestures but an acknowledgement that social and economic “contributions” can take different forms over a person’s lifecycle.

The implications of these reforms are not the same for all women. The shift towards privatization and individualization works in favour of those women who are active in the labour market, earn high incomes, and do not take “leave” for care-related reasons. But for the majority of women who have a weaker labour-market position or intermittent careers because of care duties towards children or elderly relatives, the reforms mark a serious regression.

A larger point here concerning the values underpinning social policy, or in this case pension policy, is that redistribution and solidarity do not have much place in private fully funded pension schemes. Nor is the failure of the private system to provide equity and inclusion being compensated for by increased efficiency. In fact there is considerable evidence to show that the private system is less efficient than the public system it has replaced. While claims were made that pension privatization would reduce wasteful administrative costs, this has not in fact happened. Instead, the pressures of competition require large numbers of sales personnel working on commission and large advertising budgets, which appear responsible for driving administrative costs upward.

While the move towards privatization of pensions has been strong in recent years, it is important to emphasize the diversity of ways in which countries provide old age security. South Africa’s system of state social assistance to elderly people, which is discussed below, is one example of a non-contributory pension plan. In Brazil, the expansion of social insurance to workers in informal and rural employment has resulted in a large increase in coverage. These schemes demonstrate innovation in pension provision models in the developing world.
Innovations in social protection for informal workers

Formal insurance schemes are beyond the reach of people working in the informal economy. Barriers to entry include high premiums, having to present a pay slip, and inflexible procedures such as being required to contribute exactly the same amount monthly year-round. There are, however, a variety of ways of building systems of social protection for informal workers. The ILO is making concerted efforts to extend existing social security benefits to new categories of workers. In the field of micro-insurance, the emphasis is on building grassroots schemes. There has been a great deal of experimentation with social insurance in general, and health insurance in particular. Many of these have attempted to reach women, and especially poorer women.

The following examples illustrate that it is possible to build schemes that reach many informal workers. While in practice there is great variability in the extent to which social protection schemes actually redistribute across generations, social classes and genders, the very idea underlying these schemes is that the state has a responsibility to provide social protection, and that this should facilitate at least some degree of redistribution. By extending the coverage of existing social protection programmes to new groups of informal workers, and by facilitating cross-subsidies, some valuable efforts are being made to increase the inclusion of existing social protection mechanisms.

It is not surprising that more inclusive social systems are being forged in contexts where there has been a great deal of social struggle and soul-searching about social responsibility (Chile, Brazil, South Africa), and where there is an ideological commitment to social equity (Costa Rica).

SEWA’s Integrated Social Insurance for women informal workers

The Integrated Insurance Scheme (IIS) has been successfully built over 20 years by the Self-Employed Women’s Association (SEWA) in Gujarat, India. A subsidy is provided by the Indian government to two large insurance corporations to offer some of their services to disadvantaged groups, including those belonging to SEWA. SEWA has thus managed to build partnerships with government and the insurance industry on favourable terms, and has also been inspiring in its ability to continuously respond to members’ needs. Today, IIS provides a comprehensive package of social insurance benefits to over 100,000 informal women workers.

SEWA attributes some of the success of IIS to the interaction between its different programmes: the SEWA Bank, into which annual premiums are paid; health education, which heightens members’ awareness of health problems; and literacy training. SEWA does receive donor support to cover the scheme’s administrative expenses, but SEWA’s solidarity and unity also make a critical difference, with a large part of the administrative work being done by the members themselves.

Challenges include the fact that, although the scheme is oriented to poor women, some of SEWA’s poorest members cannot afford the premiums, which have to be set at a rate that ensures viability over time. There is also concern that the health facilities to which the health insurance gives access are far from adequate.

Health benefits for women temporeras in Chile

As already noted in chapter 6, there has been a striking growth in the export of horticultural products from Latin America in recent years, with increased employment of seasonal women workers or temporeras. In Chile, social protection benefits originally restricted to full-time workers have recently been extended to include them.

The majority of both men and women temporeras work at below the legal minimum wage; a few women earn high wages for a short period of the year, but the average earnings of women are lower than men’s, with significantly more women in the lowest-earning group. Chilean workers can choose private or public health insurance, but affiliation requires them to pay contributions year-round. Temporary workers were not motivated to affiliate to either type of scheme, given this requirement. As a result, temporeras were only able to obtain care by applying to the health services as “indigents”.

Over time, pressure from the Servicio Nacional de la Mujer (SERNAM) in Chile has led to a number of changes in the
working terms and conditions for women temporeras. These include the provision of childcare facilities for horticultural and other agricultural workers, and the establishment of four national commissions, on Health and Safety at Work, Childcare, Pesticides and Training, to deal at the policy level with conditions of temporary workers. In 2000 the regulations on health insurance were amended. The required contributory period for year-round coverage was reduced first to three months, and then to 60 days, to enable temporeras to participate.

Other examples where labour protection mechanisms have been extended to non-standard and informal workers include provisions for domestic workers, an extremely vulnerable and hard-to-reach group (see box 8.2).

**Innovative health and pension provision for informal workers in Costa Rica**

An unusual example of a scheme initiated by government to bring informal workers who do not qualify for formal social security provision under the social security umbrella comes from Costa Rica. Unlike the statutory scheme for temporary workers in Chile, this is at present a voluntary scheme, covering access to health care and to a pension savings scheme.

Costa Rica has a long history of extensive social security coverage for its relatively small and homogeneous population, but demographic and labour market changes are presenting new challenges to social protection. These changes include a rapid growth of women’s involvement in paid work and employment, mostly in the services sector and on poor terms relative to men. The expansion of the informal economy, which includes strong participation by women, has led to lack of social insurance coverage for an increasing proportion of the Costa Rican workforce. In the mid-1990s, the privatization of pensions was strongly resisted by civil society groups coming together under the auspices of the Forum of National Concertation. The outcome was a Law of Protection of Workers, which included a voluntary insurance scheme.

This scheme is open to independent workers, those who are self-employed, and those who receive no salary or wage, such as family workers, housewives and students. It is aimed at those who have never contributed to a health or pension plan, or who have done so only for too short a period to gain adequate benefits. All those from families with a per capita income lower than the basic basket of food products determined by the Statistics Institute are entitled to join. The state contributes

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**Box 8.2 Extending coverage to domestic workers**

Countries differ as to whether domestic work is classified as formal or informal work. In many, domestic workers are classified as “self-employed” despite the reality of an employment relationship. The vast majority of domestic workers are women, often still in their teens or younger, and living away from home; working conditions are characterized by long hours, low pay and lack of autonomy.

The relationship between employer and domestic worker is a complex mix of mutual dependence and matriarchal authority. Although the domestic worker has little say over her life, there may be voluntary measures of assistance such as with health costs, school fees or training if she is young, or the school fees of her children. These are not contractual obligations and depend on the whim of the employer. There is no long-term security.

Since they are dispersed in people’s homes, domestic workers are very hard to reach or organize, and it is difficult to provide them with social protection. However, in certain countries, especially in Latin America, both informal and formal organizations have taken up their cause. In 2002, South African domestic workers (and seasonal agricultural workers) came under the scope of the Unemployment Insurance Fund. Their enjoyment of this insurance depends both on workers asserting their rights and making sure employers do not evade payments to the fund.

**Source:** Lund 2004.
0.25 per cent of the reference income, while the independent worker contributes 7.25 per cent; the individual’s contribution can vary downwards to 4.75 per cent.

At present the scheme is voluntary, but by 2005 it will become statutory and all independent workers will be required to enlist. This is intended to increase the numbers of those in contributory schemes: at present a remarkable 74 per cent of independent workers already contribute to the health insurance scheme, while only 24 per cent contribute to the pension insurance. This is partly because poor Costa Ricans are able to enjoy a non-contributory pension. A country with a good history of social provision is thus attempting to adjust to changes in the labour market in flexible ways, including establishing links between contributory and non-contributory schemes.

South African old age pensions

This scheme evolved from a safety net pension for poor whites, later extended to coloured people in 1928 and Africans in 1944. The African population, however, faced more stringent means tests and received much lower pension benefits than whites during the apartheid era. The end of apartheid led to full parity in entitlements and to a rapid rise in take-up rates among Africans. Women at age 60 and men at age 65 become eligible to receive a monthly old age pension (OAP) from the state, if they qualify through an income-based means test.

These pensions have become recognized as making a distinct contribution to poverty alleviation, both for pensioners themselves, and for people in their households. A large proportion of older people in South Africa, especially in low-income rural areas, live in three-generational extended families. The pension is the individual entitlement of the pensioner, but there is extensive income pooling and a large part of it enters the common household purse. Thus ageing women workers in the informal economy, and other disadvantaged elderly women including retired domestics and widows, have a guarantee of partial economic security in their late years. This protects them in their own right against the vulnerabilities associated with old age, and gives them an earned place in the household. At present, the system reaches 80 per cent of the African elderly population and an insignificant number of whites.

Although the scheme is non-contributory and paid from general revenue, the OAP is judged to be sustainable and affordable. In fiscal terms, the government allocates an annual increase, which in the last few years has been an increase in real terms. Demographically, the numbers of ageing people constitute a small fraction of the population. The HIV/AIDS epidemic has reduced longevity, and proportionally fewer people are likely to reach eligible age. However, among those who already have done so, many are already taking on the responsibility for looking after and supporting children whose parents have died of AIDS. Thus the OAP has become for many a vital contribution to household security.

Learning from innovatory schemes

SEWA’s IIS provides convincing evidence that social insurance for informal workers can be successful and sustainable. However, such robust examples are hard to find. A rare example from Africa is Umoja wa Matibabu katika Sekta Isiyo Rasmi Dar es Salaam (UMASIDA), an insurance scheme specifically for informal workers, men and women street vendors in Dar es Salaam, Tanzania. UMASIDA was initiated in 1995 following an ILO intervention, and rapidly grew to some 1,500 workers and 4,500 of their family members. It gave access to primary health care services at selected private facilities, and care for referrals at government hospitals. While UMASIDA is encountering some financial difficulties with the affordability of fees, it has been more successful in sustaining its membership than many other mutual health schemes.

One of the secrets of success, notably with SEWA’s IIS, is responsiveness to members’ needs. Flexibility is also a hallmark of the Chilean and Costa Rican governmental approaches. In Chile, access to health insurance was extended to a formerly uncovered group of workers, the waged seasonal workers. Costa Rica built a voluntary insurance scheme for health and for old age pension for independent and unremunerated workers. However, both these schemes have been introduced relatively recently, and it is too early to assess their performance.
The extension of social protection to informal and dispersed workers necessarily involves additional administrative costs. Both Chile and Costa Rica grafted their innovations onto an existing administrative system for delivering social security, and both countries have relatively small populations. SEWA draws on the solidarity and unity that it has nurtured over many years, with a large part of the administrative costs being borne by the members themselves. None of the case studies looked at how employer contributions might be secured. In the absence of favourable organizational circumstances, financial sustainability may require a long-term subsidy.

The Costa Rican case shows that informal workers find it easier to insure against ill-health than to save for old age. SEWA also finds that its health insurance tends to attract older members who are more likely to experience illness than the average member—a common problem of insurance schemes. Another SEWA lesson is that the quality of the health care which will become accessible has to be considered when inviting people to join a scheme.

The examples of these innovatory approaches also show that the role of the state in being able to deliver to large numbers of people through existing and new institutions is likely to be critical. This is clear from the South African OAP, and the Chilean and Costa Rican schemes. So we need to revise the call for the state to “get back in”, acknowledge how it is “already in”, and look at ways of making these interventions even more effective. The success of some of these programmes during the 1980s attracted both donor and government attention and funding.

In the recent past and in the present, efforts have been made to incorporate the new emphasis on “participation” and “empowerment” currently fashionable in national and international policy circles into some of these programmes. Whether these features of democratization are merely rhetorical add-ons, or whether they have been successfully institutionalized, and with what implications for gender equality, are questions worth exploring in relation to many such schemes. However, only one appropriate state programme is examined briefly here: the Oportunidades programme, or Progresa/Oportunidades as it is often referred to, introduced in 1997, reorganized and extended since under the administration of President Vincente Fox which came to power in Mexico in 2000.

Progresa/Oportunidades is the most extensive programme of its kind in Latin America. It provides cash transfers and food handouts to approximately five million poor rural households, but on the condition that they send their children to school and visit local health centres on a regular basis. This targeted programme therefore attempts to combine short-term and long-term poverty reduction objectives, along the lines of the “social risk management” approach advocated by the World Bank. The emphasis is on “co-responsibility”: in return for the entitlements provided by the programme, certain obligations are assumed by the participants. These are mothers from poor families who are expected to ensure the obligations of school attendance and health care usage.

The programme has been welcomed by some as positive in making the cash transfers directly to women, because they can be more trusted than can men to use them for family welfare
purposes. But despite this effort to “empower” women, evaluations of the programme have identified various other gender problems.43 These arise in addition to well-known problems associated with targeting: exclusion of some families who should be in the target group, stigmatization of those identified for assistance, and the creation of community divisions. In addition, there are concerns that the programme has intensified the women participants’ unpaid workloads and has done little to strengthen their labour market skills. Because “they were paid by the government”, the women were expected to perform community work such as cleaning schools and health centres, unlike those not in the scheme.44

Despite the focus on women, little effort has been made to bring in a gender equality angle into the programme, for example by involving fathers in some of the unpaid volunteer work, or in taking children to school and to local health clinics. Hence the programme is based on, and reinforces, traditional gender divisions by making its transfers conditional on “good motherhood”—a policy stance reminiscent of the 1920s and indicative of considerable continuity in social policy.45 Women’s active involvement in the design and management of the programme has not been sought, nor have opportunities been provided for collective action by members—organizational initiatives which would have substantiated a claim of fostering women’s real “empowerment”.

There are lessons to be learned from the Progresa/Oportunidades experience. While government poverty relief programmes increasingly recognize the contributions that women can make to development, the benefits of such recognition to women themselves remain elusive. Despite the lip-service paid to gender equality, little attention is paid in donor evaluations to the way in which the interests of children may be pushed at the expense of their mothers. WDR 2004, for example, holds up Progresa/Oportunidades as an exemplary anti-poverty programme.46 For all Progresa/Oportunidades has achieved by way of improvements in child nutrition and primary school attendance (especially of girls),—social objectives that are undoubtedly highly valued by many of the women involved in this programme—it has also had its blind spots and biases. There is not even a passing reference in the WDR to the way in which the programme has built upon, endorsed and entrenched a highly non-egalitarian model of the family, where women effectively become a “conduit of policy”47—ensuring that resources channelled through them translate into greater improvements in the well-being of children and the family.

Not only are such programmes subsidized by women’s unpaid work, but there is little recognition that many women in low-income communities are of necessity often working for cash, in jobs or self-employment. Programmes such as Progresa/Oportunidades miss the opportunity of being transformative by responding to the expressed needs of many low-income women for affordable and reliable childcare facilities and job training to advance their autonomy and income security. In the absence of such measures, there is a real danger that care-centred and child-centred programmes will further entrench existing gender inequalities, and make it even more difficult for women to engage in paid work and pursue other options of their own choosing.

In assessing anti-poverty programmes, social protection schemes or government service delivery, a key question that must be asked is whether the expectations raised by the emphasis on participation, rights and citizenship are being fulfilled. Are women in particular able to acquire the presence and voice needed to ensure that their interests are fully integrated in policy making? Liberalization policies and the assault on the state explain some of the reasons for the persistence of biases against women. But there are also broader political questions about viewpoints and interests that triumph in politics, and in policy making and service design: political debates about what constitutes a healthy society and women’s place within it, about what people’s obligations are towards each other, and the state’s obligations to its citizens. These issues are addressed in section 3 of the report.
Notes

1 See note in figure 8.1 for an explanation of what items are included under “social sectors”.
4 Vivian 1995.
7 UNDP 2003; ILO Socio-Economic Security in Focus Programme; UNRISD Programme on Social Policy in a Development Context; Globalism and Social Policy Programme (GASPP).
8 World Bank 2003a:133,60.
12 Mackintosh and Tibandebage 2004a.
15 Elson and Cagatay 2000.
16 See UNESCO 2003; other reports scheduled for 2005 are likely to cover this issue comprehensively.
17 Esping-Andersen 1990.
18 This subsection is based on Mackintosh and Tibandebage 2004a.
19 Jackson and Rao 2004 provide evidence for India.
23 Sources cited in Mackintosh and Tibandebage 2004b.
27 Mensah 2004.
32 Huber and Stephens 2000.
33 Huber and Stephens 2000.
34 Steinhiilber 2004.
38 Barrientos and Barrientos 2002.
40 Ardington and Lund 1995; Case and Deaton 1998; Case 2001; Lund 2002.
41 Tibandebage 2004.
43 The evaluations are summarized in Molyneux 2004.
45 Molyneux 2004:36.