THE ROLE OF GENDER IN THE CONCEPTUALIZATION OF ECONOMIC DISTORTIONS IN WORLD BANK AND INTERNATIONAL MONETARY FUND STRUCTURAL ADJUSTMENT PROGRAMMES IN SUB-SAHARAN AFRICA

by

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THESIS SUBMITTED IN PARTIAL FULFILMENT OF

THE REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS

in

GENDER STUDIES

THE UNIVERSITY OF NORTHERN BRITISH COLUMBIA

April 1997

ABSTRACT

In response to rising international debt in many Sub-Saharan African (SSA) nations, the World Bank and International Monetary Fund (IMF) have implemented structural adjustment programmes (SAPs). SAPs are designed to forward foreign currency to SSA nations while at the same time securing commitment on the part of SSA governments to restructure their economies. SAPs are based on neoclassical economic ideals which indicate, among other things, that market distortions create significant barriers to economic progress.

Neoclassical economics is shown in this thesis to be based on gender bias, formal sector bias, and ethnocentric assumptions which prohibit the conceptualization that gender-based discrimination can make up market distortions. Given the specific cultural and economic role of women in SSA, this omission has lead to the inability of SAPs to target the full range of market distortions effectively.

It is the finding of this thesis that gender discrimination, when re-conceptualized as market distortions, reveals that the asymmetrical access women in SSA have to formal economic relations is halting economic progress. This finding is based on analysis of World Bank and IMF data in conjunction with secondary social scientific research, and feminist, development and socio/economic theories.

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ACKNOWLEDGEMENTS

It gives me great pleasure to express the deepest gratitude to all my committee members, my supervisor Dr. Paul Bowles, Dr. Jo-Anne Fiske and Dr. Fiona MacPhail, for their valuable contributions to the production of this thesis. I would also like to express a special thanks to Dr. Barnet Wagman for consenting to act as my external and Dr. Nikki Strong-Boag from UBC for acting as Chair at my thesis Defence.

It would indeed be a lengthy undertaking to innumerate all the ways in which the contributions of my committee members have been invaluable. Specifically however, I would like to thank Dr. Jo-Anne Fiske for erudite and wise input into issues of feminist and anthropological concern, for her meticulous proofreading and copy editing and for her supportive presence throughout-out my entire degree process. I would also like to thank Dr. Fiona MacPhail for her insightful and expert contributions in the area of feminist economics, for her readiness to discuss and expand on concepts which have proven key in the development of this thesis and for sharing her time, talents and mastery of academic pursuits above and beyond the role of professor and committee member.

Finally, I would like to give special thanks to Dr. Paul Bowles, my supervisor, whose expertise in development economics and strong teaching skills provided me with a new and fascinating knowledge base from which to work. Additionally, I would like to express deep gratitude for his intellectual support and belief in the value of my concept, my ability and my work. It has been a pleasure and a privilege to work with Dr. Bowles as well as all the other members of my committee and my panel.

CHAPTER I: INTRODUCTION

STRUCTURE

This thesis comprises six parts. The first part is the introduction. Following this are three substantive chapters each with a chapter synopsis at the head to guide the reader through the structure and intention. Subsequent to this is a concluding chapter, and finally the bibliography.

OVERVIEW

The Problem

In more optimistic times, the engine for growth in Sub-Saharan Africa (SSA) was greased hopefully and liberally with borrowed dollars. Despite this, thirty-two of the world's forty-seven poorest countries are found in SSA (Logan and Mengisteab 1995: 2). Compared globally, SSA suffers disproportionately from weak macro-economic performance coupled with pressing social welfare decline. Amidst these struggles is the pressing need for foreign exchange dollars to meet soaring interest payment demands (Cornia et al. 1987; David et al. 1995; World Bank 1990; 1994).

The Orthodox Solution

The World Bank (Bank) and International Monetary Fund (IMF) play a pivotal role in this saga. They have been, and remain, lenders of a substantial proportion of all money, guarantors of repayment on private bank loans, and the first in line to collect their dues. The Bank and IMF are paid in full and on time every time *or else* the borrowing country is not likely to be eligible for any more loans or monetary assistance from any other sources. This dynamic makes the Bank and IMF's relationship to SSA economies intimate, so intimate that they wield the power to prescribe economic adjustments for SSA nations. SSA governments, for their part, are in dire need of foreign currency, and as such, are under considerable pressure to implement World Bank and IMF economic adjustment strategies in return for foreign currency loans. These prescriptions are known as structural adjustment programmes (SAPs). Currently, twenty-six out of forty-eight SSA countries are undergoing World Bank structural adjustment.

SAPs primarily favour free market strategies which oppose market interferences such as government subsidies, monopolies and trade barriers. Such interferences are known as market distortions. The goal of SAPs is to create economies which are free of market distortions.

The Problem with the Orthodox Solution

The socio-political debate over whether SSA countries have achieved meaningful economic progress as a result of structural adjustment programmes rages on (Commonwealth Secretariat 1989; Logan and Mengisteab 1995; Elson 1995; Gladwin 1991; Gondwe 1992). The World Bank, with the most optimistic assessment of the results of SAPs, reports that "half of the adjusting countries have increased GDP [Gross Domestic Product] per capita growth rates" (World Bank 1994: 134). More telling perhaps is the fact that five of these countries are also classified by the Bank as having deteriorating macro-economic policies, and two others as having made only marginal improvements since 1981 (World Bank 1995: 58, 134). Thus, the connection between economic progress and macro-economic policies favoured by the Bank is ambiguous even by its own reports.

Not surprisingly, the self-congratulatory tone of the World Bank with respect to its SAPs has met with some skepticism (Anina 1993; Cornia et al 1987; Dixon 1995; Emeagwali 1995;

Escobar 1995; Gladwin; Helleiner 1992; Shaw and Inegbedion 1994). For example, the Economic Commission of Africa (ECA) has argued that there is no clear connection between SAPs and economic growth in SSA, citing evidence that non-adjusting countries have outperformed adjusting countries in many key areas including domestic savings to GDP which were 4.9 per cent in adjusting countries between 1988 and 1990 and 8.8 per cent in non-adjusting countries in the same time period (Logan and Mengisteab 1995: 1-2).

Towards a New Perspective

Departing from the perspective that structural adjustment programmes have not solved the economic crisis in SSA (Berger 1992; Gondwe 1992; Killick 1995; Parfitt and Riley 1989), this thesis seeks to uncover a portion of the fundamental problem by taking a closer look at SAPs, their underlying theory, and their method of application (Elson 1987; 1995; Gondwe 1992; House-Midimba 1995; Logan and Mengisteab 1993; Meena 1991; Stein 1994; Styme 1993). More specifically, this thesis examines the relationship between SAPs, neoclassicalism, SSA women, gender discrimination, and market distortions. The questions are asked: Does gender discrimination create market failures and economic decline in SSA and in that sense act like *a market distortion*? Second: If gender discrimination compares significantly to market distortions as conceptualized by the Bank and IMF, why do SAPs treat the two so differently?

To uncover why gender discrimination is not considered to hinder the proper functioning of the 'free market' the neoclassical underpinnings of SAPs are examined. Structural adjustment programmes are born of neoclassical economic theory. Critics charge that neoclassicalism constructs a framework for reality which exists only in the minds of economists (Berger 1992;

Gondwe 1992; Stein 1994). Furthermore, it is constructed from privileged, male biased assumptions about human nature, social reproduction and economic evolution (Elson 1987; Folbre 1994; White 1984).

Findings

The finding of this thesis is that gender relations in SSA can be categorized by an asymmetrical access to formal market sector opportunities (Babalola and Dennis 1988; Braxton 1995; Davidson 1988; Frank 1988; Giele and Hilda 1992; Guyer 1995; James 1995; Mlay et al. 1996). The Bank and Fund have failed to problematize this as a severe and overreaching market distortion because their theoretical lord - neoclassicalism- is fundamentally deeply gender biased and highly tolerant of gender related misallocations. An examination of Bank literature reveals an inability to perceive that the nature of reality could be other than the playground of the patriarch (World Bank 1994a; 1994b; 1990a; 1990b).

SSA women, for their part, simply refuse to integrate themselves neatly at the bottom of a basically hierarchical neoclassical world order. The possibility that the continuing process of SSA women's disenfranchisement has created significant barriers to sustainable economic growth in SSA has caused hardly a pause at the Bank and Fund. And 'never the Twain shall meet', with economic prosperity slipping between the cracks.

THEORETICAL DEBTS

I would like, at this point, to acknowledge a great debt to all of the authors listed in the reference pages. It has, however, as a matter of course, been a privilege to draw on the theoretical lineage of several authors at length to formulate some of the pivotal arguments on which the theoretical premises of my thesis rest.

For my feminist critique of neoclassicalism, I owe a great theoretical debt to the works of Nancy Folbre which make a substantial contribution to advanced thought on the male biased nature of neoclassical economics. Additionally, Diane Elson must be acknowledged as a primary authority on male bias in SSA structural adjustment and, as such, is an invaluable theoretical resource throughout this thesis. Moreover, her sophisticated and multifaceted exposition of neoclassical economics' implicit reliance on limitless and free domestic labour and her complex development of this notion in her work has been relied on extensively.

For my social scientific critique of neoclassical economics I owe a great debt to Guy Berger and Derrick Gondwe for their theories on the limited ability of neoclassical economics to represent reality or to be a basis for strategy.

To Polly Hill and Ikubolajeh Logan and Kidane Mengisteab, I express my appreciation for data relating to the existence of a prosperous and viable economic system preexisting economic adjustment. I also appreciate the use of their theories on the need to recognize that prosperity will arise from the synthesis of international and SSA economic methods and not the wholesale adoption of Western economics at the expense of the total disregard of previous economic and social relation, theories that the World Bank and IMF would do well to note.

A great debt is owned to Bessie House-Midimba and Felix Ekechi for compiling, and contributing to, a contemporary collection of studies on the economic power of African market women. Particularly appreciated is their emphasis on women's creativity, strength and power in African society. Too often women's issues are couched in victimhood which itself victimizes and diminishes their true value, power and presence.

Finally, one must commend the World Bank for providing countless published works which provide invaluable insights into its intentions, concentrations and theoretical foundation. This displays a willingness to admit criticisms, and ultimately, a willingness to admit progressive change.

DEFINITIONS

Domestic Sphere - The 'domestic sphere', in this thesis refers to the site where the maintenance and reproduction of human resources takes place. See 'Subsistence Agriculture'.

Gender Discrimination: 'Gender discrimination' refers to any laws, historical practices, or systemic practices, which have as their aim or result, the disadvantage of any one woman, or women as a group, on the basis of their womanhood.

Gender Distortion - A 'gender distortion' refers to a law or practice which intentionally or inadvertently disadvantages women and at the same time hinders the process of economic growth.[1]

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[1] The main distinction being made between gender discrimination and gender distortions is that 'gender distortion' refers specifically to incidences of gender discrimination which effect economic progress negatively. This is not to say that all incidences of gender discrimination result in gender distortions, but it does not preclude this possibility. Ultimately, any proclamations on the subject must be made only after further study.

The Formal Sector - The 'formal sector' refers to the Western style cash-based economy based on labour specialization and categorized by medium to large complex enterprises.

The Informal Sector - The 'informal sector' refers to a cash-based market economy which exists outside of the main, formal, cash-based market economy. It is categorized by small (less than ten people) subsistence level enterprises. It is also widely recognized to be of considerable size and complexity in many developing nations.

Market Distortion - A 'market distortion' is an economic term used to refer to policies or laws which limit the power of the market to organize on its own merits. Commonly the term 'market distortion' is used to refer to government controls such as government subsidies, monopolies, trade barriers and over valued exchange rates.

Subsistence Agriculture - 'Subsistence agriculture' refers to small, family based agricultural enterprises where often the majority of labour is performed by women and the objective is to produce food stuffs for family survival and small market ventures in the informal sector. Subsistence agriculture is widely recognized as playing a pivotal role in the reproduction and maintenance of human resources in developing countries.

CHAPTER II: SAPs IN HISTORICAL CONTEXT

SYNOPSIS

The purpose of this chapter is to acquaint the reader with SSA debt, structural adjustment programmes and the World Bank and IMF. To this end, the relationships between these are outlined. This is followed by a historical account of development approaches from the 1950s. It is noted that SAPs form part of the current neoclassical conservative economic trend popular in the West, and are simply the most recent development trend in a long tradition of failed development trends. The chapter concludes that foreign-owned development plans often conflict with local structures in developing countries resulting in unintended and deleterious outcomes. SAPs are particularly prone to this pitfall given their neoclassical roots.

STRUCTURAL ADJUSTMENT PROGRAMMES

Structural adjustment programmes are the conditions attached to loans to SSA nations forwarded by the World Bank. The International Monetary Fund forwards stabilization loans called structural adjustment facilities (SAF) or enhanced structural adjustment facilities (ESAF). Given that stabilization has been difficult to secure in Sub-Saharan Africa, SAFs, ESAFs and SAPs often culminate in remarkably similar campaigns. For the purposes here, the term SAP will be used exclusively and reference will be made more extensively to World Bank involvement in SSA. It should be noted however that in relation to SAPs, SAFs and ESAFs, the respective capacities of the Bank and Fund in SSA are similar in many respects.

Broadly defined at this stage, SAPs prescribe adjustments for the economies of SSA with the goal of reducing deficit problems and restoring economic growth. These adjustments mainly include the reduction of market distortions and the creation of a supportive environment for free market enterprise. This is accomplished by reducing price, currency and trade distortions, reducing government intervention, encouraging the production of tradeables over non-tradeables and other measures consistent with both the internationalization of SSA economies and the deregulation of those economies (World Bank 1994: 1-9).

> The major macroeconomic objective of Structural Adjustment Programmes (SAPs) is to improve the external balance and domestic fiscal balance; their microeconomic objective is to enhance resource efficiency by removing price distortions, by opening up competition and by deregulation (Nafziger 1993: 100).

THE WORLD BANK AND INTERNATIONAL MONETARY FUND

The World Bank and the International Monetary Fund were born on June 30, 1944 in the New Hampshire mountain resort of Bretton Woods. Their creation was the culmination of a meeting between the delegates of forty-five countries to create two international financial institutions with the purposes of contributing primarily to the reconstruction of European economies in the postwar period.

The World Bank was created to assist in long term economic development plans. To this end it was mandated to:

> . . .assist in the reconstruction and development of territories of member nations by facilitating the investment of capital for productive purposes [and] to promote the long range balanced growth of international trade (U.S. Department of State 1944 Article I cited in Rich 1994: 8).

It is to accomplish this goal mainly by lending funds and by acting as a guarantor for repayment of private loans (Ibid.).

The IMF was created to provide short term balance of payment support so as to maintain exchange rate stability. Additionally, the IMF was to provide counselling to member countries on how to adjust their economies in order to reduce their deficit problems. The IMF mandate states that its role is to:

> . . .give confidence to members by making the general resources of the Fund temporarily available to them, under adequate safeguards, thus providing them with the opportunity to correct maladjustments in their balance of payments without resorting to measures destructive of national or *international prosperity* [and] to shorten the duration and lessen the degree of disequilibrium in the international balances of payments of members (U.S. Department of State 1944 Article I. V and VI cited in Birch 1993:19-20) [italics added].

The Bank and Fund were created as separate but complementary organizations. In many respects they perform very separate functions (Hogendorn 1996: 217-237). In others, their functions overlap. In relation to SAPs, the true nature of the relationship between the Bank and Fund is the subject of some disagreement. Some authors charge that the Fund has the ultimate authority with regards to both Bank and Fund projects. For example, George Abbott contends that "[w]ithin the [SAP] process, the Fund's role is absolutely crucial. Its so-called 'seal of approval' is really what activates adjustment" (Abbott 1993: 123). By contrast, Sidney Dell argues that there is a clear lack of "cross-conditionality"(Dell 1988: 557-568 cited in Hogendorn 1996: 223). That is, there is a lack of co-ordination between the loans forwarded by each organization. Supporting this, Tony Killick finds that the Bank and the Fund may not even recognize or consider the findings of the other. For example, the Fund claimed it had contributed to the implementation of "progressive economics" in Mozambique and Togo, but the Bank classified these countries as having "deteriorating macroeconomic policies" just several months later (Killick 1995: 611-612).

Nevertheless, the Bank and Fund are both exchanging monetary aid for economic adjustment in SSA. Furthermore, their programmes are theoretically complementary and empirically similar. In theory, the IMF concentrates more so, but not exclusively, on short term stabilization measures (Birch 1993: 19). The Bank's focus in adjustment is longer term free market economy promotion. Stabilization theoretically precedes adjustments, but has, thus far, proven elusive. Thus, stabilization is often attempted in the midst of other longer term strategies. In consequence, the IMF has had to adopt new strategies for stabilization which result in the objectives of the two agencies looking remarkably similar in many cases (Killick 1995: 604).

While the World Bank and IMF are mandated as politically neutral, they are both largely controlled by their five major contributing members: the U.S., Germany, Japan, France, and the United Kingdom. While the decision-making process reflects a consensus vote of all members, in the case of the Bank, the votes of the five major contributing members cumulatively amount to 46.68 per cent of the entire voting power (Birch and Biersteker 1993: 38). Both the Bank and Fund are located in Washington, D.C. with the majority of their staff based there. The World Bank has 6800 staff members, 6500 of whom are based in Washington (Hogendorn 1996: 217). It is not surprising that SSA governments charge that both the Bank and IMF are insufficiently conscious of the specialized political, economic and cultural environments for which they are prescribing adjustment. More specifically, they charge that neoclassical Western free market theories such as SAPs, designed either explicitly or implicitly to work in particular politico/socio-economic settings, fail to capture those essential components of the SSA context which differ greatly from neoclassical theory or Western modern economic systems.

Critics of the Bank and Fund also charge that their economic agendas are deeply ideological and political despite their respective mandates to remain politically neutral. The IMF is commonly charged with imposing onerous and inflexible conditions which fail to account for the nature of the economic, political, and cultural context within which conditions are expected to operate (Birch 1993: 25). The Bank's methods are similarly characterized in that particular kinds of political agendas and cultural mores are either supported or subverted dependent on their consistency with Bank principles. For example, it is clear that "import substitution industrialization and redistributive social reform both are under attack by the reform and structural adjustment process" (Birch and Biersteker 1993: 43). Similarly, market distortions such as government funded social services and government monopolies are viewed as serious overreaching hindrances to economic progress while other distortions such as the specific legal and systemic constraints women face are viewed as marginal when they are problematised at all.

THE SSA DEBT CRISIS

The current SSA external debt crisis is mainly the product of the lavish lending habits of the 1960s and the 1970s, the unsustainable policies of SSA governments, and the hostile international environment that accompanied the recession related fiscal constraints of the 1980s.

The tone for lending in the 1960s and 1970s was set by a massive surge in international deposits resulting from the successes of the Organization of Petroleum Exporting Countries (OPEC) and, more generally, the postwar economic boom. Increased cash flow related to increased economic activity and surging deposits led private banks to disperse large numbers of loans to Third World Nations. International development appeared imminent and many Third World nations were considered good risks.

In the early stages, the lending market was cornered by private bank money which came with few or no strings attached.

> [P]rivate banks disbursed large amounts of loans and attached very few strings to them. In general, they had neither the will nor the capacity to impose conditions. The goal was to turn their new petro-dollar deposits into profits, not to reform Third World economies. In fact, they undermined the attempts of the Bank and Fund to do so (Stallings 1992: 56).

However, many SSA countries were overlooked by private lenders because their traditionally weak infrastructures made them comparatively unattractive (Helleiner 1992). Bruce Rich (1994: 9) asserts that this made these countries particularly likely to be targeted for World Bank development loans.

> From the outset, the Bank was plagued by an embarrassing lack of bankable projects. No-one wanted its loans. Undeterred, it set about creating a demand for them.

As evidence of this Rich cites that the Bank, by aligning itself with SSA governments through facilities such as the Economic Development Institute (EDI) which offers "six month training courses in the theory and practise of development for senior officials from borrowing countries" (ibid.: 9), was able to position itself as a plausible ideological referent and thereby facilitate the *sale* of its ideology, and the loans necessary to carry out the implementation of that ideology, to SSA governments.

However, the debt crisis in SSA must be seen as the result of a combination of factors. Lending practices deserve their share of the accountability, but the hostile international environment of the 1980s and the policies of SSA governments are also to be implicated. SSA governments have been criticized for a range of short-sighted decisions from "a top-heavy and poorly trained bureaucracy" to "inefficient monetary, fiscal and exchange rate policies" and "no effective debt management strategy" (Abbott 1993: 32).

The international environment has also been particularly antagonistic to SSA economies. For example, between 1980 and 1990, most SSA nations experienced annual terms of trade losses averaging nine per cent of GDP (Helleiner 1992: 322-323). Furthermore, soaring interest rates added about eight to ten billion dollars U.S. to SSA external debts and interest continues to accumulate (Abbott 1993: 31).

A combination of heavy debt load, financial mismanagement and the hostile international environment foretold that the SSA debt crisis would start early and hit hard. By the late 1970s - early 1980s, it became clear that SSA was not about to outgrow its debt. "Beginning with Zaire in 1976, ten low income SSA countries rescheduled official debt claims nineteen times and commercial debt five times before the first Latin rescheduling in 1982" (Nafziger 1993: xix). Furthermore, "only 12 SSA governments have regularly serviced their debts since 1980, while 25 such governments negotiated 105 rescheduling of their obligations between 1980-88" (Rimmer 1990: 290).

Theorists such as Bruce Rich are apt to ascribe nefarious motives to the lending practices of the Bank and Fund, which places the blame squarely on them for SSA economic crisis. Other theorists such as Douglas Rimmer rebuke this notion by pointing out that SSA is extremely marginal on the international monetary scene. SSA debt is highly concentrated. For example, in 1987 Nigeria was responsible for twenty-nine per cent, Cote D'Ivoire for ten per cent and Kenya, Sudan, Tanzania, Zaire and Zambia for another thirty per cent (ibid.: 41). Nevertheless, the main debtors of SSA (excluding Nigeria) do not hold much international economic clout. International comparisons are helpful for constructing perspectives on SSA debt. "Brazil, Mexico, and Argentina were the three leading LDC [lesser developed country] debtors in the

1980s, with 1989 multilateral debts of US$111 billion, US$96 billion, and US$65 billion respectively." (Nafziger 1993: 12). Excluding Nigeria, all the SSA multilateral debt presently amounts to less than what either Brazil or Mexico has accumulated singularly (ibid.: 16). It is this comparatively small level of debt which has lead Rimmer to speculate that all development efforts in SSA are necessarily non-exploitive in nature given that there is so little to exploit.

> [a]las, tropical Africa is of too little importance for outside powers to want to recolonize it, or even much to exploit it, or for it to help much in overcoming a crisis of capitalism, even supposing there to be such a crisis (Rimmer 1990: 286).

The truth is likely to lie somewhere in the middle. It would paint a grossly inaccurate picture to ignore the significant profits which SSA debt creates for the Western-based World Bank and IMF and the consequent hardship SSA suffers as a result.

Ultimately, SSA debt is crippling when compared to the size and potential of African economies. The external debt for all Sub-Saharan African including export credits and obligations to financial markets amounted to US$4.9 billion in 1988 (Abbott 1993: 49). Debts to multilateral institutions, primarily the World Bank and the International Monetary Fund (Nafziger 1993: xxiii), amounted to US$161 billion the same year, tripling since the implementation of SAPs in 1982 (Abbott 1993: 49). For the region as a whole, the GDP per capita has stagnated (in constant 1987 dollars), remaining close to $520 per person since 1965 (World Bank 1994: 14). All other major geographical areas achieved average annual GDP per capita growth of more than 1.0 per cent per year and in the case of Latin America, 2.5 per cent, North Africa and Turkey, 3.2 per cent, and East Asia and the Pacific, 4.9 per cent (World Bank 1994: 18). Additionally, debt service payments to GNP ratios were 7.8 in SSA compared to 5.0 in Latin America and 2.8 in Southeast Asia (World Bank 1990b in Nafziger 1993: 16). These figures suggest that the African debt, despite its comparatively small absolute size, is relatively more burdensome than other area debt.

THE WORLD BANK AND IMF RELATIONSHIP TO SSA DEBT

The Bank and Fund lend money for economic development in return for profit. While they qualify as Aid providers due to their low interest rate loans, the Bank "has earned a profit every year since 1948. In the fiscal year 1991, the Bank earned a net income of [US$]1.2 billion" (Biersteker and Birch 1993: 40). Similarly, the IMF is benefiting from a healthy return on its loans to lesser developed countries:

> By 1986-1990, repayment of IMF loans was removing about [US$] 6 billion per year from the economies of the LDC's. . . . The net flow from the IMF in 1991 was positive for the first time in six years, but it turned negative again in 1992 (Hogendorn 1996: 233).

> In order to create profit, all the Bank and IMF have to do is forward loans.

> The international creditor community has accepted the multilateral creditors' claim of seniority, which in practise means that such creditors never reschedule any claims. This is particularly problematic in the case of SSA, where certain debtors have very large obligations to multilateral organizations (Stymne 1993: 82).

The World Bank and IMF are paid in full and on time every time *or else* the borrowing country is not eligible for any more loans or monetary assistance from multilateral organizations or private lenders (since the World Bank acts as guarantor of private loans, loans are not forthcoming without the support of the Bank). Additionally, while private creditors are forced to accept reschedulings, the Bank and Fund continue to be paid in full, on time, every time. Merely by meeting IMF and World Bank payments schedules, other obligations, particularly those to bilateral creditors, either fall into arrears or have to be rescheduled (Abbott 1993: 47).

This state of affairs has lead Bruce Rich to link the Bank to debt in the following way:

> . . .the Bank never having to answer directly for the disastrous financial consequences of its staff emphasizing quantity over quality in lending in the way that a private institution would have to [has led to irresponsible lending]. Repayment of its loans has no connection whatsoever with the economic performance of projects . . . [T]hese countries know that access to all private international credit is contingent with staying on good terms with the Bank and Fund. However uneconomic a project, the debt must be repaid if the country is to receive further credit. Project quality control is further undermined by annual lending targets, which also exacerbate the tendency to lend as much as possible (Rich 1994: 12).

On the other hand, there is a measure of consensus on the contention that SSA economies would descend into economic disaster of unequalled proportion if inflows of capital were to end (Helleiner 1992: 317; World Bank 1994: 14). Particularly, lenders are clear on the fact that repayment of loans, or at least interest payments on those loans, depends on monies obtained through additional loans. The Bank and Fund are particularly interested in seeing new loans forwarded to SSA due to the fact that they are first in line for the lion's share of debt payments. Nevertheless, it is sufficiently clear that complex dimensions of economic hardship would be endured if all funds were to be withdrawn from SSA economies at this point. To be sure, economic transformation would be radical and divorced from the international economic system. Thus, despite the obvious vested interest of the Bank and Fund, it is their guarantee on loan repayment and their loans which support many SSA economies in their present state.

Thus, it is plausible that the Bank is both interested and culpable with respect to SSA economies. As such, their motives may well be balanced precariously on the edge between benevolence and profit; compassion and obligation. Any prescriptions for Bank policy must therefore appeal to all and exclude none. It is also important to understand at what points the insular perceptions of the World Bank and Fund may be misguided.

SAPs AND ECONOMIC DEVELOPMENT

The World Bank and IMF base their SAP development efforts in SSA on the assumption that it is, in the final analysis, home grown economic and development mismanagement and the implementation of unsuitable and corrupt macroeconomic policies by local governments which have led to the general stagnation and decline of SSA economies (Van Arkadie 1994: 40). This belief has been the underlying assumption associated with international Aid lending for decades despite the fact that affiliated prescriptions for growth have fluctuated widely over those decades and in all cases failed to produce sustained economic growth (Escobar 1995; Sorensen 1993).

The 1950s and 1960s heralded a development paradigm based on modernization theory. It is similar to the paradigm operating today, though it was far less politically sensitive. Development language conceptualized Third World 'peasants' as passive game pieces to be manipulated for their *own good*. For example, in 1949, the World Bank mission to Columbia stated that:

> Traditional peasants need to be modernized: they need to be given access to capital, technology and adequate assistance. Only in this way can production and productivity be increased (World Bank 1949: cited in Escobar 1995: 162). [sic]

Traditional structures were conceptualized as hindrances to development, when they were considered at all. The main focus centralized on recreating the industrialization of the West. To this end, development in the 1950s and 1960s promoted "eradicating traditional structures and promoting a modern industrial sector through investment, entrepreneurship, and the transfer of technology from the west" (Sorensen 1993: 27).

However, this strategy proved to be ineffective for SSA and failed to produce a fast track to economic development. This failure accompanied by the radical politics of the 1970s brought on a new paradigm in development centred on reducing dependency. The accompanying strategies had as their basic tenants the de-linking of Third World economies from Western influences. They stressed self-reliance and often, in marked contrast to earlier efforts, a tacit support of non-capitalist environments (ibid.). However, these efforts also proved to be of little success in heralding in a new time of economic prosperity in SSA. This continuing lack of ability to control economic growth in SSA augured a nostalgic return to neoclassical ideals which had already returned in the West, most notably in the U.S. with the election of Ronald Reagan. What followed was a dawn of new conservatism seduced by the idea that lax government controls rather than postwar restructuring were chiefly responsible for former economic strength.

Adding to the strength of this belief was that while many SSA economies were faltering within a state-led economic environment, Asian export-oriented development efforts took main stage as development models of success.

> The Asian dragons were embraced by those who formulated what became the development dogma of the eighties: less state activity and more private enterprise; create a free market environment together with macro-economic stability, and economic prosperity will follow (Sorensen 1993: 27).

This is, however, by no means an uncontested point. While Asian countries are cited liberally as evidence that neoclassical models have proven themselves, the accuracy of the depiction should be subjected to some scrutiny. For example, it has been argued convincingly that in China, "the state has remained a critical actor in the development process and that social ownership of the means of production is, and should remain, the dominant form of ownership" (Bowles and Dong 1994: 55).

Nevertheless, the 1980s saw a return to a strong belief in the power of free market capitalism to restore and promote growth. However, this ideology coupled with the international recession of the early 1980s and soaring international debt, led to a more 'laissez-faire' economics closely linked to the promotion of austerity measures. This, in turn, led predictably to the door step of pure market arguments which rationalized a decreased role for state spending. Most notably, the Reagan/Thatcher administrations illustrated the becoming of this new capitalism by de-emphasizing social welfare roles of governments (both internal and international) while simultaneously spending large sums on private enterprise promotion. Necessarily, this austerity spilled over into the functions of the IMF and World Bank, who are funded to a considerable extent by the United States (Parfitt and Riley 1989: 160). Thus, not only did this shift in the West mean a great reduction in the development funds available, but it also precipitated a new international lending environment which preached austerity and state downsizing. The culmination of this for SSA, as we have seen, was the development of structural adjustment lending which included a commitment to a shift to freer markets and reductions in state expenditures, most notably in the social services sectors.

Most important to note at this juncture is that this approach, like its predecessors, has been marred by ultimate economic failure, declining indicators of social well-being and civil unrest (Shaw and Inegbedion 1994: 393). For example, in 1994, SSA still only contributed two per cent to world trade (Van Drunen and Vander Kraaij 1994: 15). On a whole, Adjustment with a Human Face captured the SSA situation by noting that:

> The trends . . . in commodity prices, trade volume and capital flows will have an extremely deleterious effect on the capacity of these [SSA] countries to finance acceptable rates of growth. Even under the high-growth scenario, the World Bank (1986*a*) estimates for low income African countries GDP per capita in 1990 and 1995 will be lower than in 1973 and 1980. More than two decades of growth will have been lost, therefore, for the majority of poor African countries (Cornia et al 1987: 20).

Neoclassical austerity may even be at the root of some of the most pressing welfare issues in SSA. The accompanying reductions in social services spending have added tremendously to the burden of SSA residents. In 1995 Kakwani found that while some adjusting countries experienced higher per capita incomes compared to non-adjusting countries, when per capita income was controlled, "the adjusting countries made slower progress in improving their standard of living. . . . " (Kakwani 1995: 495). Many assessments of the social costs of adjustment have been far less clinical citing such specifics as deteriorating nutritional well being of women, children and lactating mother in countries "with IMF stabilization and World Bank SAPs" (Elson 1987: 22). Ultimately, the World Bank chief economist for Africa summed up the social and economic consequences of SAPs when he noted in 1988 that "We did not think that the human costs of these programmes could be so great, and the economic gains so slow in coming" (Globe and Mail, June 22, 1988 cited in Bienefeld 1989: 41 cited in Sorensen 1993: 29).

Thus, it is clear that the current austere capitalist free market trend in development economics has not solved the crisis in SSA. Nor, does the historical trend of development paradigms suggest that it was likely to do so. Despite this, the Bank and Fund remain reluctant to calculate the extent of their own complicity in the macro-economic stagnation of SSA. Nevertheless, it seems clear that SAPs are at least partly to blame for deteriorating social welfare indicators. The failure of the Bank and Fund to grasp this point stems largely from the theoretical paradigm from within which they operate.

In the next chapter, the theoretical underpinnings of SAPs will be discussed. More specifically, the neoclassical free market assumptions implicit in SAP models will be shown to be at the root of the most fundamental tensions between SAPs and the SSA economies. By examining these tensions from outside the neoclassical perspective, it is possible to tug at the fundamental web of SSA economic decline.

CHAPTER III: SSA WOMEN IN SAPs -

MALE BIAS IN THE ECONOMIC MODEL

SYNOPSIS

This chapter outlines, on a theoretical level, the relationship between neoclassical economic theory, SSA women and SSA development. The purpose of this chapter is to lay the foundation for the discussion on the impact of gender related distortions on the success or failure of SAPs which appears in the fourth chapter.

Departing from the theoretical works of political economists Guy Berger and Derrick Gondwe, the chapter begins by exploring the capacity of neoclassical economics to deal with the full range of economic structures and market distortions operating in SSA. Following from this discussion, several of the underlying notions of neoclassicalism are given a specific focus. First, based on the works of Nancy Folbre (1982; 1983; 1994; 1995), Diane Elson (1987; 1994), and other feminist economists, an inquiry into specific neoclassical assumptions begins with the question: Is neoclassicalism based in part on male bias, and if so, what are the implications for SSA women and the gender specific market distortions they face? Second, there is a discussion on whether neoclassicalism is equipped to deal with economic structures in SSA which are not well covered by neoclassical theory, such as the informal sector, but which may be of tremendous significance in the SSA context. This section relies primarily on World Bank sources. Third, the chapter explores the implications of the neoclassical linear and evolutionary conceptions of development with respect to structural transformation as it is conceptualized for SSA. This section relies on economic anthropologists such as Polly Hill, Marcien Towa and, Ikubolajeh Logan and Kidane Mengisteab.

FRAMEWORK OF A GRAND THEORY

Neoclassical economics can be conceptualized as a 'Grand Theory' in that it attempts to rationalize and compartmentalize the complexity of reality into one simple, all-encompassing model that can transform all existing structures by bending all competing realities to its one-dimensional will. Another common example of a 'Grand Theory', and perhaps the antithesis to neoclassicalism, is Marx's Communism. Elementally, neoclassicalism and communism occupy different ends of a spectrum by reason that the protagonist in neoclassicalism is the capitalist individual who works for his own atomistic gain and the communist protagonist is the collective comprising proletarians (working class) who work for the strength of the collective.

The neoclassical scepticism about the ability of centrally planned economies to spur economic growth has been solidified by such events as the economic collapse of the Eastern European states and the selective perspectives taken on the economic growth in Asian economies. The passing of events in these areas did nothing if not solidify the mainstream neoclassical perspective that "even imperfect markets function better than imperfect state regulation" (Sorensen 1993: 28).

However, neoclassicalists may have missed a pivotal issue exposed by the collapse of communism in the East. That is the complexity of the rigid dehumanising conservative nature of the state in the former Soviet Union. It is, no doubt, tempting to neoclassical free market proponents to cite the collapse of the USSR as proof that capitalist free market economics, as it exists in its neoclassical form, is the ideal means to achieve economic prosperity, and that communist or socialist economic theories are the antithesis to this. The apparent U.S. triumph over the Cold War during an era of Pro-market austerity assured the popularity of this perspective. However, questions concerning the real and specific reasons for economic weakening and collapse are not likely to be as straight forward as the separation between neoclassicalism and communism as they exist as theoretical ideologies. When this is taken into account, the good/evil, black/white dichotomy starts to break down. Issues surrounding the relevance of any monolithic static Grand Theory to the human condition start to surface.

> The manifestations of crisis in the countries of socialist orientation do not remove the problem of the existence of an alternative to capitalism in developing countries. They only convince us of the harmfulness of any cliches in attempts to suppress the progress, capitalist in essence, or to overcome conservatism in traditional forms. They again draw attention of the researchers to the ideas of multilateral approaches to the social organization of society (Ivanov 1993: 54).

Multidimensional approaches to economic transformation allow that elements of 'Grand Theories' can be salvaged while their rigid doctrine is discarded. For example, economic methods which include a central recognition of the economic relevance of social reproduction can be adopted without the wholesale adoption of communist or socialist standpoints. Likewise, free market arguments have their place in theories of economic transformation where the implementation of other neoclassical structures may be inappropriate.

A full disclosure of communism in this body of work is both beyond its scope and unnecessary. Being a 'Grand Theory', but not *the* 'Grand Theory' used to create and justify SAP models, communism will not be useful in setting out the complexity of the SSA context as it relates to SAP models. Its application here has been used only to illustrate extreme points on a theoretical spectrum. SAP models are based fundamentally on neoclassical assumptions. Thus, it is neoclassicalism, as a 'Grand Theory', to which this discussion will now turn.

Neoclassicalism can be considered logically a closed system. This means that when analysed from within its own intellectual parameters and presupposed truths, it appears logically consistent and when alternative basic premises are used, a different logical order surfaces. Thus, one must move outside neoclassicalism's own parameters to challenge its most fundamental assumptions.

Neoclassicalism, not unlike many philosophical treatises, begins with a theory of human nature which philosophically transforms itself into fact. Neoclassical *man* is individualistic and self-centred in that *he* seeks ultimately to maximize *his* own utility (best interest). Maximizing one's own utility is the goal of each action and transaction. This has been termed methodological individualism. How a person chooses to maximize utility is based on preferences. Preferences lead to the different situations people choose for their lives. For example, one may value or prefer more apples to more bananas and as such consistently choose apples, and make choices that lead to apples. If apples are preferred to a great extent, one may choose apples even when this choice leads to other shortages.

When all people are living in a market free of distortions, making decisions based on pure free choice, the market will be in equilibrium, and as such, will function perfectly. Neoclassicalists are split on whether the market currently functions in equilibrium or is coming into equilibrium through free market policies (Folbre 1983; Humphries and Rubery 1984).

The neoclassical conception of human nature is supposed to be an unquestionable truth. Thus, the notion of preferences augurs that current social differences such as wealth, poverty, career category, and child care responsibilities are the result of freely chosen preferences based on self-interest. Furthermore, differences in social position are logically not the result of discrimination because all people are concerned only with their own well-being and not with detracting from the well-being of others. Therefore, the existing state of affairs is likely to exemplify the best of all possible worlds.

This basic selected abstracted theory makes up the routinely unstated, unquestioned set of assumptions at the foundation of all neoclassical theory. This abstracting of reality into a set of simple structures renders neoclassicalism an attractive unencumbered method to use. As Sawhill noted in 1977:

> To anyone who has been trained as an economist, the charms of economic analysis are nearly irresistible. It is intellectually clean, challenging and rigorously deductive. . . . Most importantly, the economic paradigm does have a certain 'unifying power' because it is highly general and highly abstract (Sawhill 1977: [sic] cited in White 1984: 10).

However, Sawhill goes on to note:

> This power, however, has been purchased at the price of obliterating most of the trees from the forest (Ibid.).

In general, neoclassical economists tend to privilege abstract theorizing over empirical analysis. That is, neoclassical theory is taken as departure point rather than social scientific research. Social scientific research is used after the fact to demonstrate that neoclassical models are appropriate. Social scientific research holds its anterior position because neoclassical human nature and economic relations (which are presupposed as politically neutral universal truths) are often used as though they were the necessary and sufficient conditions to predict that neoclassical economic prescriptions will play out as expected (Dalton 1971: 46).

This is not a universally accepted theory by economic theorists.

> Whatever one's sentiments on this issue, it still holds that for economics to be relevant to social progress it needs to be a study of the human condition within its social context. To the extent that economics diverges from the study of human relationships towards technical ones, while claiming to be a social science, it

> might itself become a cause of economic problems, or at least render itself useless to the task of improving the human condition (Gondwe 1992: 7).

While the neoclassical perspective considers the economic paradigm to be the overreaching determinant of all other structures, other perspectives argue convincingly that economics deserves a more moderate location in the multitude of structures which make up the whole cultural reality (Berger 1992; Gondwe 1992). This would allow for the existence of social structures which act on, and transform, economic structures, and in that case, different social structures acting and transforming economic structures in different ways.

> On the one hand there is a relationship between structures. . . . On the other hand there is a relation between this entire totality of structures and consciousness. A pit fall in interpreting the model [that neoclassical economics falls into] is to conflate these into a single relation, so that consciousness is seen as being determined by economic structures alone (Berger 1992: 20).

SAPs have sought to rearrange economic structures so as to create competitive markets. They based this notion on the neoclassical assumption that this alone would be enough to stimulate neoclassical individuals to accumulate. Theoretically then, SAPs start from the assumption that the cultural context in SSA is overlayed onto a preexisting neoclassical context which is the fundamental reality of all societies. However, if the economic paradigm is simply a part of the overall social context as Berger and Gondwe suggest, it is more likely that the economic structures will be influenced by the complex interrelationship of all structures (that is, the cultural context). If it were the case that economic structures defined all other structures, one would expect that the SSA transition to free market capitalism, which SAPs are attempting to foster, to be relatively straight forward. However, evidence of a collision between the SAP method and SSA's potential for growth is mounting. Nowhere is this tension more pronounced than in the mounting charges that SAPs have not only failed to instigate economic prosperity in SSA, but also contributed significantly to deteriorating indicators of well-being (Cornia et al 1987; Elson 1987; Shaw and Inegbedion 1994).

To explore the possibility that there has been a collision between SAPs and the social context of SSA, further discussion on some of the basic underlying theories of neoclassicalism is necessary. An exhaustive study of all of the underlying assumptions of neoclassicalism is beyond the scope of this thesis. The next three sections will focus specifically on the neoclassical theoretical relationship to women, the informal sector, and the evolutionary conception of the development of modern capitalist economic systems.

SSA WOMEN

Starting from analyses of feminist economists such as Nancy Folbre, Diane Elson, and Jane Humphries and Jill Rubery, inconsistencies between methodological individualism and preferences begin to emerge. In particular, relations such as domestic or caring labour beg questions such as: Why does neoclassical theory conceptualize people dichotomously as simultaneously self-centred in the marketplace and altruistic in the home? Furthermore, how do we explain the conceptualization that globally, men tend to work in 'in-market' activities, whereas women tend to work in 'out-market' activities, leading to the neoclassical gender-based separation of market and domestic spheres? G. Becker has used the notion of comparative advantage, but theorists Jane Humphries and Jill Rubery (1984: 335) have found his account fallacious.

> ....comparative advantage either makes the argument circular (women hire men as

breadwinners because men earn more; women earn less because they opt out of the labour market for child rearing (Becker 1981), or relies on crude 'biologism' by which women's higher productivity in domestic labour is assumed to be gender based. *This comparative advantage is deduced from the existing sexual division of labour and then used to explain that division* [italics added].

When pressed on the issue neoclassicalism falls consistently back on biological determinism, or in other words, proposing that "that is just the way it is."

> For example, Bowen and Finegan (1969) 'explain' differences in labour supply functions between males and females and blacks and whites by introducing apparently exogenous 'taste' variables'. White men and black women have a 'taste' for market work and black men and white women a 'distaste' for market work (Humphries and Rubery 1984: 334).

Many feminists reject the notion either that *natural* preferences or comparative advantage can explain why women consistently choose less economically rewarding activities (Mbilinyi 1992: 41) and by contrast suggest that women make choices based on the existence of a restricted pool of possible choices. In SSA, this view is supported by empirical data. For example, women in many SSA countries gain legal access to wealth opportunities and subsistence lands only through marriage (Moser 1993: 22). Thus, marriage is the only means through which some SSA women access their basic needs for survival. In such cases, 'preference' certainly threatens to become a meaningless term. Furthermore, many SSA studies reveal that SSA men do not redistribute their wealth within the family as effectively as women. Men are often more likely to spend their income on luxury items for personal use even when the basic subsistence needs of the family are not being met (Commonwealth Secretariat 1989; Elson 1987; 1992; Scoones 1995; Tripp 1992). This suggests that not only do some SSA women not *choose* marriage in any pure sense, but even if they did, this choice is not consistent with comparative advantage unless comparative advantage extends to the lesser of two evils, which again suggests the existence of distortions.

When free choice is restricted in the marketplace (with the obvious exception of some criminal activities including property crimes (Stein 1994: 1834)), neoclassicalism holds that distortions are present which will hinder the ability of the individual to make pure free choices. In this case, the market will fall out of equilibrium resulting in economic stagnation and decline. Despite evidence that women are not free to act on their own preferences, the household model and the sexual division of labour is still upheld by neoclassical development theory for SSA (Mbilinyi 1992: 41). Marjorie Mbilinyi conceptualizes the use of neoclassical household models in SSA development in the following way:

> One reason is political, in that the present organization of peasant agriculture depends significantly on the persistence of 'patriarchal' farming/stock-keeping relations which reproduce unpaid family labour of wives and children (Mbilinyi 1991(b) cited in ibid.).

The neoclassical household model, taken broadly, assumes that households comprise husbands, wives and children. The unit is a production and consumption unit that altruistically pools its productive resources in order to provide for the basic needs of its members. While there are variations on this theme which posit that members use their personal market value to bargain for status and greater shares of the productive gains of the unit, for the most part, the working model incorporates women's restricted market opportunities and assumes that the socioeconomic status of wives and children correlate strongly to that of the household head. The household head is often assumed to be male in that the household theory itself is modelled after the industrial household as it emerged in the West in the nineteenth century. Thus, it is modelled after a domestic order which gained popularity in a time when restrictive property laws and cultural norms attempted to prevent women from participating in most forms of market activities, and in a time when formal power was reserved almost exclusively for men.

The Bank and Fund continue to integrate problematic household theories into their current practices by using household welfare indicators (World Bank 1995: 397-410), despite substantial evidence that suggests that *households* per se, as conceptualized in neoclassicalism, are relatively uncommon in SSA (Guyer 1981 cited in Koopman 1995: 6; Meena 1992). Furthermore, where *households* exist, they most often do not function as units of production and consumption. The World Bank itself noted in 1994 that "[s]tudies show that income controlled by women is more likely to be spent on household needs than income controlled by men" (World Bank 1994: 9). Outside studies have noted similarly that, for example, in Kenya and Zambia, while men benefit from the work women do in both subsistence and cash crop cultivation, they share comparatively little of the benefit with the household itself (Commonwealth Secretariat 1989: 42).

Additionally, the Bank estimates of female-headed households consistently fall below the estimates of other agencies, and as such, may further obscure the true welfare of women and children. For example, the World Bank finds that the percentage of female-headed households in Kenya and Zambia to be twenty-six and eleven per cent respectively (World Bank 1995: 406,410), while the Commonwealth Secretariat has found them to be forty and thirty-three per cent respectively (Commonwealth Secretariat 1989: 41). Overall, in 1995, the Bank found that the number of female-headed households never exceeded twenty-nine per cent and in several cases estimated that number at less than three per cent (World Bank 1995: 389-411). By contrast, a U.N. World Survey on Women in Development found that overall forty-three per cent of households in SSA were headed by women, and others estimate that number at much closer to forty-nine per cent (James 1995: 6-7).

Thus, even if women in traditional households benefitted sufficiently from household arrangements to offset the disadvantage posed by their low labour price, discrimination, and gender bias, up to fifty per cent of all household members would still suffer serious economic disadvantage by not having a male household head present. Despite this evidence, household models persist.

Nancy Folbre notes that disadvantaged women are simply overlooked despite the fact that neoclassicalism has the tools to identify the problem.

> The conviction that the sexual division of labour has no unfortunate consequences for women is a common feature of orthodox neoclassical theory.... However, this welfare-neutrality is challenged when the assumptions of orthodox theory are not met in the real world. Interference with markets and/or market imperfections, phenomena perfectly consistent with neoclassical theory, can lead to the under-valuation of certain types of work (Folbre 1995: 79).

Additionally, feminists are quick to point out that when male privilege is politically sanctioned, "changing the rate of return on masculinity implies tampering with the market process" (Folbre 1995: 84). Distortions which could place women at an advantage are not conceptualized in the same way. The question is: Why is neoclassicalism so interested in categorizing women as *preferring* caring labour and other unpaid or low remuneration labour?

Could it be that neoclassicalists fail to perceive market distortions embedded in discriminatory gender relations because neoclassical mechanisms are implicitly reliant on asymmetrical gender relations which conceptualize reproductive labour as infinite, and thus without market value? In other words, do neoclassical models assume that the reproduction and maintenance of human resources will continue regardless of the way resources are re-allocated (Elson 1987)?

To answer this question, a closer look at the domestic/market split will be illuminating. Neoclassicalism posits that the market sphere acts on the domestic sphere and not the other way around. In other words, the socioeconomic status of those in the domestic sphere shadows that of those in the market sphere (Humphries and Rubery 1984: 332). By contrast, some theorists contend that:

> Dividing a society into two 'spheres', with women relegated to the domestic sphere, while men control the so-called 'public' sphere, arbitrarily trivializes the labour of women as procreators (Jagger 1983 cited in Davidson 1988: 8).

In response to this, neoclassicalists would suggest that while the spheres are separated, one is not privileged. The *appearance* of discrimination stems from the difference between the spheres making them separate but equal. Thus, while women appear to be at a disadvantage in the domestic sphere, their returns are just as great, though not monetary in nature. The fact that their returns are not monetary accounts for asymmetrical power in economic relations. This monetary shortfall, however, is made up by arrangements with formal market actors, or in other words, the formation of households.

Appealing to empirical data, some feminist authors have asserted that there does not appear to be a separate but equal split between the domestic and formal market sectors which balances the asymmetrical power relations between men and women (Brodie 1994; Elson 1994; Mies 1984; Moser 1993; Waring 1990). If the domestic sector truly shadows the formal sector, one should expect that the socioeconomic status of women to be the same as men, and yet, globally, women suffer a much higher incidence of poverty, malnutrition and, lower educational standards than men.

To answer the question then, neoclassicalism, by filtering all relations though a theory of selfish market accumulation and collapsing them into exclusively formal market sector relations, makes all domestic and social interactions nonexistent. It becomes the case that individuals *naturally* seek to interact with each other only in so far as this interaction is through formal market relations which allow them an avenue through which to pursue their atomistic goals. In other words, people do not interact to pursue social goals, these do not exist. The neoclassical obsession with money and the formal market has made the human element secondary and marginal to the primary focus - money values (Gondwe 1992: 164). The reproduction of society is ostensibly a chance by-product of self-gain motivated actions. The market **is** social reality. Individuality then, must be taken as the model conception of the basic unit of society because the collectivity or the social being ceases to exist in any meaningful way. Nancy Folbre interprets this conceptualization in the following way:

> The rhetoric of individualism is often used to obscure and denigrate concepts of social obligation (Folbre 1994: 257).

Thus, labour performed in conjunction with maintaining and reproducing the social context does not fit squarely into the neoclassical depiction of either human nature or the market. By consequence, SSA women, by typically expending the majority of their time performing these functions, are easily excluded from the basic neoclassical SAP model.

While gender discrimination, as it relates to market distortions, is the overreaching focus of this thesis, it is important to address the informal sector, and subsequently, the evolutionary conception of development before moving on to the fourth chapter in which the specific empirical effects of gender distortions on SSA economies are addressed. It is important to challenge the neoclassical assumption that SSA economies will progress and mature in the same way as Western economies, in order to conceptualize SSA women's unique position in SSA development.

THE INFORMAL SECTOR

The informal sector is categorized by small-scale and medium-sized ventures which typically operate outside the formal market sector. Eighty per cent of the SSA population is rural and survive mainly from economic activities performed within the informal and subsistence sectors (Mule 1994: 56). Neoclassicalism, being based on Western economics which is centred on the formal market sphere, is not well equipped to account for an informal sector of vast and pervasive proportions such as is found in SSA (Aryeetey and Hyuha 1991: 134-135). Neoclassical development strategies based "rigidly and essentially on the computation of indices on GNPs and GDPs" (Sorensen 1993: 73) do not adequately take into account that "paid wages form only a fraction of total labour in Africa" (Mule 1994: 56).

> [S]ince GNP is a measure of the money value of goods and services that enter the market, it discounts the significance of production in the rural sector where market relations are sparse or non-existent. More crucial for LCS is the fact that urban production is regarded as more important because it features the most in GNP statistics (Gondwe 1992: 163).

Despite the informal sector's exclusion from neoclassical development efforts such as SAPs, the informal sector makes an essential contribution to the overall economic picture in SSA. For example, in Zimbabwe, where the unemployment rate is estimated at fifty per cent of the potential labour force (Azam 1995: 166), the formal sector lacks the stability and complexity to create economic opportunities for the growing number of residents who require access to capital. In this case, informal entrepreneurship has considerable importance in sustaining populations. Furthermore, studies acknowledged by the World Bank have shown that small-scale enterprises (fewer than ten employees), which are not well integrated with the formal sector, comprise fifty-nine per cent of private sector employment in Kenya, seventy-five per cent in Nigeria, eighty-three per cent in Zambia, and ninety per cent in Sierra Leone (Oyejide 1991: 278).

Despite these figures, the informal sector's contribution to growth continues to be underestimated. In a 1991 World Bank Symposium it was noted that:

> The potential of the informal sector is usually underestimated; this sometimes leads to the pretense among policy makers that this activity is inconsequential.... The sector thrives and affects growth processes in several ways; however it is either unaccounted for or only improperly accounted for in national accounts (Aryeetey and Hyuha 1991: 125).

The neoclassical method, based on a simplified formula of reality, conceptualizes informal sector activities as too unstable to be accounted in fixed theoretical models. As such, neoclassicalism excludes the presence of the informal sector from analyses of Third World economies (ibid.).

> Even where it is acknowledged that a substantial informal sector exists, policy makers are usually at a loss with regard to capturing its activity within a policy framework (Ibid.: 125).

In a continent where eighty per cent of the population earn their livelihood in the informal sector, it seems imperial and illogical to proceed without their incorporation into systems of economic transformation. Disregarding the economic activity of eighty per cent of the population requires a strong ideological belief in the inconsequence of those activities. Neoclassicalism seems poised precariously to do so despite the fact that the value system which privileges formal relations over informal relations is not self-evidently valid. This is an important point to which this thesis will return in the fourth chapter in conjunction with discussion on the importance of SSA women's economic activities in the emerging economic structures of SSA.

THE EVOLUTIONARY CONCEPTION OF ECONOMIC DEVELOPMENT

According to neoclassicalism, economies which differ greatly from the neoclassical pure free market system will *evolve to that point of economic development.* The neoclassical evolutionary track of development posits that economies *naturally* move through stages of economic development and finally reach the individualistic free market capitalist economy. These stages, not surprisingly, correspond directly to the stages of modernization experienced by the modern Western world, and therefore neoclassicalism appeals to ethnocentric scholars. Polly Hill notes that anthropologists have determined this uni-linear conception of development to be both outmoded and without basis in fact since the last decades of the nineteenth century while neoclassical economists have clung to this notion with tenacity (1986: 51-52). For example, in 1990 the World Bank report on poverty conceptualized *progress* to free market economics in this way:

> As development proceeds, market transactions will increasingly take over from other ways of allocating resources. As farm productivity increases, more output will become available for sale, and greater opportunities will arise for selling produce as private and public investments are made in marketing. The extension of public goods such as transport facilities will increase the access of remote regions to markets. In turn, the greater availability of modern consumer goods will increase the incentives to sell produce and to move from barter to a greater use of money. *Finally urbanization weakens the extended community, and*

> *households resort more frequently to market transactions with each other* (World Bank 1990: 48 [italics added]).

SAPs also appeal to the evolutionary conception of development in that SSA economies are expected to transform into economies that look like Western economies.

> For those who start from the assumption that all cultures are involved in a single and necessary evolutionary process, African cultures are 'primitive' and belong together with all other primitive cultures, to the first phase of the development of world civilization (Towa 1985: 137).

This view rationalizes discounting the intricacies and cultural processes of SSA by assuming that the relationships between individuals and their cultural values will naturally transform and Westernize as they modernize and the *evolutionary* process proceeds. Cultural relations, where they exist at all, are, according to this view, subordinated to the economic structures which determine them.

However, what if we reject the evolutionary argument as Polly Hill does (1986: 52)?

> [The belief that] . . . capitalism is apt to creep into the countryside . . . almost as a kind of virus . . . is a belief that takes no account of the fact that in many tropical regions, *until quite recently*, the countryside was the matrix within which most economic enterprise flourished . . . [A]nd it altogether underestimates the capacity of rural communities to innovate, both organizationally and technically, on their own initiative [italics in original].

We are then led to postulate that neither informal nor formal market systems are static or predetermined. In this case, it would be difficult for SAPs to pinpoint which economic adjustments would interact with SSA markets and structures to create sustainable economic growth without in-depth social scientific analysis. As Logan and Mengisteab point out:

> To come up with insights on structural transformation, both the opponents and the proponents need to search for insights beyond the pervading conceptual extremes: ideas of dominant capitalist society that transforms everything in its way but remains unchanged, or romantic visions of unspoilt tribal societies far from the

beaten paths of 'modernization (Logan and Mengisteab 1993: 16).

Thus, insights into the totality of structures in SSA culture may be necessary in order to understand the points at which efforts to create sustainable growth in SSA can intersect with, rather than collide with, existing realities.

In concluding, this chapter has illuminated some of the underlying assumptions of neoclassical economics. Specifically, socio/political, feminist and anthropological criticisms have been synthesized in order to highlight neoclassicalism's relationship to the maintenance and reproduction of human resources, cultural specificity, economic specificity and development.

The purpose of this chapter has been to lay the ground work for a more in-depth analysis of the impact of SAPs on sustainable growth in SSA. In the following chapter, the position of SSA women in the economies of SSA will be discussed in light of overt discrimination and more systemic barriers to equality which have gone largely unaddressed by SAP free market promotion. Consideration will be given to the hypothesis that gender discrimination acts as a significant barrier to economic growth in SSA, and as such functions as a market distortion. The question is asked: If this is the case, will neoclassical development strategies such SAPs be able to deal effectively with this problem without fundamentally changing their development approach by stepping outside of the neoclassical paradigm?

CHAPTER IV: GENDER DISTORTIONS -

THE ECONOMIC COMPONENT OF GENDER DISCRIMINATION

SYNOPSIS

It is one of the main contentions of this thesis that discrimination against women is a gross market distortion in SSA economies. However, as the last chapter has outlined, the Bank and Fund may be unwilling or unable to perceive market distortions related to gender discrimination due to their neoclassical location on the theoretical spectrum. The purpose of this chapter is to pinpoint ways in which gender discrimination acts as market distortions (in the neoclassical sense) in order to ascertain whether neoclassicalism is an inappropriate economic approach for structural adjustment in SSA. To this end, the chapter will explore four main subject areas: First, discrimination against women in the formal sector. Second the relationship between women and market failures in agricultural sectors. Third, the effect of SAPs on women's labour time and the consequence of this on the reproduction and maintenance of human resources and social welfare. Fourth, SSA women's important roles in the informal sectors. To follow, the chapter then discusses the manner in which the Bank and Fund conceptualize some of the same issues and why. The possibility that neoclassicalism confines the Bank and Fund to a limited and inaccurate perspective on women in SSA is entertained as the fundamental weakness of SAPs.

DISCRIMINATION IN THE FORMAL SECTOR

It is well documented that SSA women currently live in an environment which discriminates against them on the basis of their gender (Nzomo 1995: 119-129). For example, while most SSA countries have adopted legislation or policy frameworks which provide equality between the sexes, many also have contradictory laws which effectively limit the scope of equality measures. For example, in Kenya, the Employment Act "denies married women housing allowances on the assumption that they are dependants and housed by their husbands" (ibid.). Likewise, the 1969 repeal of the Affiliation Act, which required fathers to support children they have fathered, has yet to be reversed (ibid.: 134). In Botswana, Lesotho, Swaziland, and Zambia, a woman cannot pass her citizenship to a husband of a foreign nation or a child of his although a man may pass on citizenship to a foreign wife and a child begot with her. In Mozambique, women lose their citizenship upon marrying a foreigner, while men do not (Mannathoko 1992: 90).

SSA women also face gender related barriers which result in women being under-represented in public formal sector employment and positions of political and economic power (Nzomo 1995: 119-129). In Kenya, for example, the U.N. has noted that new land reforms have transferred land to an "almost exclusively male -individualized tenure system" (Weil 1992: 53). In Ethiopia, women are not legally permitted to own land, and in Zambia and Tanzania women are not permitted to own land if they are divorced (Lele 1991: 60). In other areas, inheritance laws have remained so ambiguous that there has emerged a great fear that widows and children will be left uncared for in the event of the death of a spouse (Meena 1992: 17).

The fact that women face these and other barriers to economic and social freedom in SSA can have far reaching impacts on economic reform in SSA if women's activities contribute significantly to the economic landscape. Opposing conclusions could be drawn if women's contribution were found to be marginal, or to simply shadow the formal economic relations of male market actors. Neoclassicalism, with its male biased assumptions, is poised to define SSA reality as comprising partly of a marginal female economic contribution. Being a positivist theory however, neoclassicalism theoretically (though disputably) admits critiques from empirical sources. As such, we will now turn to discussion of the impact of the barriers that women face. The discussion at this juncture will centre on three main arguments: 1) the negative effect that SAPs are having on women has translated into market failures in the agricultural sector; and 2) SAPs implicitly rely on women to perform innumerable reproductive tasks ad infinitum; and 3) women's growing participation in the informal sector.

AGRICULTURAL DECLINE

By many accounts, women in SSA contribute overwhelmingly to productive labour (Elson 1987; Meena 1992; Palmer 1988; 1995). The volume of labour performed by women has been attributed to a rigid gender division of labour coupled with discriminatory structures which severely limit SSA women's options (Koopman 1994; Meena 1992). In most SSA cultures men have been responsible for "land clearing, house building, cloth weaving, herding, hunting and military functions" (Koopman 1995: 6). Women have been responsible for "food production, storage, processing and preparation; the manufacture of pottery, baskets, mats, and clothing; care of children and the sick; and personal services, especially for their husbands"(ibid.). At the heart of this long established gender division of labour lay complementary roles. SSA women were dependent on men (husbands, brothers or fathers) for their access to land and men relied on women for the productive gains produced on that land. "In all basic needs such as food, clothing and shelter, a man was directly dependent on women" (Braxton 1995: 64).

Central to the gender division of labour is the deeply held cultural belief that women are responsible for providing for the majority of the family needs. Ultimately, the productive gains of women's labour are, in the first instance, to be allotted to this function.

> Centuries of practise have enshrined this sexual division of labour in cultural ideologies and contemporary ideas of appropriate gender roles. One of the most salient legacies is the widespread belief that women are responsible for feeding their families. This responsibility sets the parameters, and the constraints, of women's economic life (Koopman 1994: 6).

By contrast, it is well documented that many SSA men do not redistribute their income within the household but retain the majority of their cash income for luxuries for themselves (Elson 1987; 1992; Scoones 1995; Tripp 1992). Elizabeth Francis (1995: 211), in her study of the Koguta tribe of Western Kenya, found that while women encourage their husbands to contribute to the well being of the family, many do not.

> When a man does not fulfill expectations of what constitutes a 'good husband' his wife takes on most day to day financial responsibilities by default, but she usually lacks the resources to do more than keep her head above water.

Ultimately, the SSA family is widely considered be a consumption unit while the production unit was, and largely remains, a woman and her children (Guyer 1981 cited in Koopman 1995: 6). It should be noted that this differs greatly from neoclassical household models implicit in SAPs where women and children are considered to be the main consumers and men the main producers.

The legacy of this cultural tradition is that in most parts of SSA women grow up to eighty per cent of all food in SSA (World Bank 1994: 14). Recent studies of the Ivory Coast, Ghana, Botswana, the Transkei and Cameroon conclude that women are responsible for a "high proportion" of farming, processing, drying, storage, and the overall marketing of the entire food supplies in these areas (Guyer 1995: 34). Similarly, McGuire and Popkin (1990) found that women in seven SSA countries contributed between 2.5 and fourteen times the amount of labour as men to subsistence (cited in Floro 1995: 1914).

Critics argue that because SAPs emphasize growth of the tradeable sector, SAPs have created strong *disincentives* to women as the main agricultural producers. Tradeables include exports and efficient import substitutes and correlate strongly to formal markets and to people with unobstructed access to these markets. Non-tradeables include subsistence crops, infrastructure construction and social services such as education and health care (Elson 1995: 67). These non-tradeable economic structures are of great importance to women who generally do not have access to the markets of tradeables. However, SAPs have disenfranchised women from their access to land, from their traditional authority over the use of land, and have increased their work burdens tremendously (Vickers 1991: 20). This has acted as a disincentive to women working the agricultural sectors, encouraging them to move into more personally favourable ventures.

Historically, SSA women have had either direct land ownership or usufruct land, "the right to use and enjoy the fruits of the land" (Stein 1994: 1836). With those lands, they provided the agricultural produce required to meet subsistence needs. SAPs have instigated land reform which emphasizes the need for farmers to have permanent *private* ownership. According to the Bank, private ownership will provide the incentive to produce and "help rural credit markets to develop, because land is good collateral" (World Bank 1989: 104 cited in ibid.). However, land reforms have acted in tandem with other discriminatory structures to make land rights difficult for women to claim. Longwe (1986) and Bader (1979) found similarly that "Women never participated in decisions leading to land reform. The result has been a tendency to overemphasise cash crop production . . . and the expense of food crop production because men control cash income from the sales of cash crops" (cited in Meena 1992: 15)

The role of SAPs in reform of land ownership has failed all together to address these inequities (Weil 1992: 62). More important, the policies of the Bank and Fund suggest that the privileging of male ownership of land has long been either expected or intentional. As evidence of this, Staudt found that despite women's well-documented integral role in agriculture (World Bank 1994: 14), households with a male present have been fourteen times more likely to be visited by extension workers and given detailed information on credit and innovations in farming (Staudt cited in Blumberg 1979: 25 cited in Picard 1995: 44). Similarly, Olaywole, in a recent study in Nigeria found that males received extension contracts nearly one hundred per cent of the time (Olaywole 1991: 361).

Ultimately, men overwhelmingly benefit from land reform, agricultural extension, and collateral related credit opportunities. Men have also been able to turn these opportunities into cash gaining ventures such as cash-cropping. Land reform, credit and agricultural extension services, coupled with the prospect of cash-earning enterprises such as cash-cropping, have provided strong incentives and support for men to take over women's traditional subsistence farming lands and turn them into cash crops. The same opportunities have not been available to women. Despite this, agricultural labour has remained primarily the responsibility of women and the key means through which they provide subsistence produce. The net effect is that women are now additionally responsible for agricultural production on lands which have now become cash-crop lands. This has had the dual effect of increasing women's work burden and decreasing access to the land they require to provide subsistence foods. The result is that women have found their time stretched to and beyond capacity. As Mlay et al. note (1996: 130):

> It is important to note that the African poor woman's primary resource is time, and to accomplish her triple tasks of production, reproduction and household management, she has to work harder and longer hours.

In Nigeria, Babalola and Dennis (1988: 88) found that wives of tobacco farmers rate their primary concern as obtaining "partial relief from intensified labour obligations" associated with tobacco farming

However, studies show that women will not go on providing their labour for cash-cropping ventures which do not assist them. These studies illustrate that women lack the confidence that the benefits of the cash-cropping activities, which their husbands control, will trickle down to them or their children. As a result of this lack of confidence, SSA women have been withdrawing their time and expertise from cash-cropping ventures. For example, a recent study of Zimbabwe found that:

> Even in households in which there is a shortage of labour, women, if faced with loss of controls over the product of their labour, will continue to withdraw it from household production in order to meet their needs and those of their children for cash income (Pankhurst and Jacobs 1988: 212 cited in Elson 1995: 173-174).

Similarly, in Gambia women have refused to input labour into their husbands' cash crops, resulting in a decrease in output despite rising crop prices (Elson 1995: 174).

The manner in which women are coping with their rising work burdens and decreasing access to power suggests that women do not easily shift their labour from the non-tradeables that feed and clothe themselves and their families. While neoclassical structures have made certain that the Bank and IMF will integrate SSA women into SAPs cloaked in domesticity, dependency and compliance, empirical study suggests the Bank and IMF have fundamentally misconceptualized SSA women.

> In both Zimbabwe and Tanzania for instance, the majority of women have to go out in search of subsistence. They cross the border with minimum protection. They sit on the streets of the cities and sell food or a variety of crafts and are often victims of police harassment. The African woman who carries heavy loads on her head and a baby on her back, who tills the land with the crudest tools, and grinds the grain, who walks kilometres to fetch firewood and water for domestic use, is far from being docile, humble or dependent. It takes a lot or courage to do what rural African women are doing for the survival of their families. The notion of domestication is indeed alien in the real practical life of the African woman (Meena 1992: 10).

Food production in SSA has been declining since the 1980s (Thomas-Slayter 1991: 303 cited in House-Midimba and Ekechi 1995: xii). Ironically, the use of scarce foreign exchange dollars used for food imports is on the rise in a continent largely populated by rural farmers (Bates 1981: 1). Historically, societies that have been able to sustain economic growth have first had to secure their access to a reliable food supply (James 1995: 1). SSA is moving further from this goal. This has led to the wide spread opinion that SSA has a food production crisis.

> The immediate and continuing crisis in Africa is overwhelmingly a production crisis. It is a crisis that has arisen from the widespread adoption of structures of prices and incomes that have provided inappropriate production incentives. In particular, *they have provided inadequate incentives to agricultural producers* (Nwomonoh 1995: 172 [italics added]).

In cases where women choose, or are forced, to undermine cash crop ventures, the ultimate goals of SAPs are subverted. These goals are subverted precisely because of the presence of market distortions which are unaccounted for. Women are alienated from the productive gains of their own labour by unredressed discriminatory structures and asymmetrical access to resources such as land, credit and agricultural extension. Thus, they can not be expected to support these structures. Logically, any agricultural reforms which intrinsically include the alienation of eighty per cent of all food growers is destined for failure. This example represents only one of many ways in which gender discrimination, acting as a range of market distortions, has led to economic failure in SSA.

REPRODUCTIVE LABOUR

Evidence of the negative effects SAPs are having on women and how these have translated into market failures is not confined to the agricultural sector, nor to productive labour sectors in general. Evidence also resides in the implicit reliance on women to perform innumerable reproductive tasks ad infinitum.

For SSA women, withdrawal of labour from cash-crops has not proved to be a sufficient work reduction to redress the far ranging demands for their time. Women have increasingly found demands for time pushed to and beyond capacity.

> [T]he problem for all but a small number of well-off women is not that they are an under-utilized resource but that they are an over-utilized resource. All available time budget studies confirm that women have longer working hours on average than men, when their unpaid as well as their paid labour is counted (Elson 1995: 203).

SAPs add to this burden by shifting the costs of adjustment and austerity into the home, and thus, ultimately, to women. For example, the *decentralization* of health, child care, and sanitation under the rubric of self-help promotion, is popularly considered a viable means to reduce government spending and increase funds for promotion of tradeables. Reductions in government sponsored social spending has been mandated by the Bank and Fund and supported by such organizations as the U.N.. In 1987, the U.N. study, Adjustment with a Human Face asserted that:

> . . . while such an approach may increase time costs for women, it will place an extremely modest monetary costs on the household; and it will lead to substantial savings in the public sector (Cornia et al 1987: 174 cited in Elson 1995: 178).

In other words, the savings incurred by re-allocating caring services to the home will be realised because women will perform that labour and nobody will pay them for it.

However, time is a finite resource. As such, it is impossible for women's time to continue to make up for an infinite number of shortfalls in the SAP method. As Elson notes:

> . . .the process of re-allocating labour from non-tradeables to tradeables may place severe stresses upon, and even lead to the disintegration of, the process of human resource production and maintenance that macro-models can safely be taken for granted (Elson 1995: 180).

Given that women are primarily responsible for the maintenance of the family, if women's time has indeed reached its critical limit we would expect to see deteriorations in the ability of women to provide for the basic needs of their children. UNICEF has noted that:

> Deterioration in child welfare has been documented in at least . . . 16 . . . Sub-Saharan African countries, 3 in North Africa . . . Nutrition and education seem to be the area where deterioration is most evident and pronounced (Cornia et al. 1987: 287).

Furthermore, UNICEF has documented severe declines in the nutritional status of children and lactating mothers in countries which have implemented SAPs (Elson 1987: 22).

These statistics indicate that subsistence activities are suffering tremendously under the weight of the shift from non-tradeables to tradeables. They also negate the Bank hypothesis that:

> . . .even when low-income households face a decline in the value of their income, they are able to maintain calorie acquisition by switching to lower quality, or otherwise cheaper food stuff, reducing waste and *entertaining less* (Eele et al 1993: 161 [italics added]).

This hypothesis depends heavily on the assumption that women have the spare time to perform the extra labour involved in processing and cooking lower grade food stuffs. Empirical evidence suggests this is not the case. For example, the rate at which girls are being pulled out of school in stabilizing and adjusting countries suggests that their labour is needed to compensate for the expanding labour demands in the domestic sphere. The U.N. has found that out of 17 countries which implemented SAPs, there was a clear trend towards the deterioration in the ratio of females to males in secondary school (Vickers 1991: 29). Similarly, Jiggins (1990) found that increased female labour time and intensity due to economic restructuring has led to insupportable stress (cited in Floro 1995: 1922).

Within the language of economics, it is sometimes too easy forget that we are speaking of lives which live on the margins. In the balance between 'entertaining less' and 'substantial saving in the public sector' the future of children stare in to despair and people die (Cornia et al. 1987: 287). Ultimately, the success or failure of any economic strategy must begin or end with the ability of the indigenous population to survive and prosper. SSA women demand this much. They are not passive victims in the ongoing process of their own disenfranchisement. Not only do SAPs negatively affect women, but women, as a political and economic force, make economic choices which subvert the goals of SAPs. They do this because they have to. It is a survival tactic. It is also a sign that SSA women are struggling towards a freer economy where their options are not limited and their progress not suppressed. In this, they do not look to the emerging formal sector as it is being created by SAPs, but rather, to the informal sector.

INFORMAL SECTOR PARTICIPATION

Despite economic crisis, "women's work ethic . . . remains today a constant resource in development" (Musisi 1995: 153). The growing inhospitable environment for women in the domestic sphere and subsistence agriculture has not seen women overcome. SSA women are now making the political choice to move into the informal sector. In Kenya for instance, Robertson found that women, in response to landlessness and the disappearance of their traditional roles, are looking to the informal sector as means to support themselves and their families.

> [T]rade for these women is clearly a response to crisis. Even among elderly traders, very few had trading histories stretching back more than twenty-five years, and fewer than 1 percent had ever traded with their mothers (Robertson 1995: 113).

Furthermore,

> It is important not to see [these choices] simply as solutions to household survival or individual subsidence problems, but rather as political options, co-opted by political discourse (Macgaffy 1991: 9 cited in Musisi 1995: 124).

The informal sector has always been, and remains, a vital and dynamic market sector. Women populate this informal sector and in some areas make up the largest percentage. For example, in Southern Ghana women make up eighty per cent of informal traders, and in Kenya it is estimated that ninety per cent of all women derive their livelihood from the informal sector (House-Midimba 1995: 87,91). Despite this, informal sector activities remain illegal in many areas, subjecting women to harassment and demands for bribery from formal authorities. Informal sector activities also remain a low priority for SAPs, despite their economic promise.

SSA women have a long and successful history in intra-African trade. In West Africa, women's participation in trade is well documented as having led to considerable economic independence (House-Midimba and Ekechi 1995: xv). Recent studies of East, Central and Southern Africa document that women in these regions have been as involved with trade as their Western African counterparts (ibid.: xvii).

Women's contribution to the informal sector is on the rise. This is due, in part, to the fact that women are largely responsible for providing for their families but access to their primary means through which to accomplish this (land and subsistence production) has been severely hampered by the shift from non-tradeables to tradeables. Thus, in response to growing labour burdens and economic crisis, women have opted to increase their participation in trade. Informal sectors provide women with the flexibility and access they require to perform all their responsibilities simultaneously in the face of discriminatory restrictions on their movement. Women have less access to the collateral, such as land, or the status that comes from formal sector connections, required by formal lending institutions. These factors contribute to a high incidence of women in urban informal markets. In Kampala, Uganda, for example, women proliferate in the night food markets which arose to fill a need for affordable meals for migrating and transient workers. More than seventy-five per cent of women studied opened their urban night marketing businesses with little or no borrowed money (Musisi 1995: 129-130). In Harare, Zimbabwe women have developed a marketing niche in which they can earn a cash income. This "entails the purchase and resale of tons of horticultural crop commodities; and they supply more than a million urban dwellers with their fresh produce needs" (Horn 1995: 153).

It was noted in the previous chapter that there is a structural exclusion of informal sectors in neoclassical models. This lack of consideration for the economic processes of the informal sector has had negative effects on growth in the formal, informal sectors and women owned businesses. For example, SAP reforms of the formal financial sector have amounted to a reduction in the amount of credit available to enterprises in the informal sector (Aryteetey and Hyuha 1991: 126). This, in turn, has led to growth in the number of financial activities occurring entirely within the informal sector. Given that these activities are confined to the informal sector, they necessarily contribute little to growth activity in the formal sector. Women comprise a significant percentage of the economic activity in the informal sector, and in Ghana for example, Aryteetey and Gockel found that women perform ninety-five per cent of their financial transactions in the informal sector (Ibid.: 126). Thus, financial sector reforms have had the triple effect of undermining the progress of the formal and informal sectors and of keeping women's enterprises at the small and informal level. Clarke and Manuh (1991) found that ninety per cent of successful Ghana market women still suffered from no access to formal credit. Furthermore, they found that the negative effects of a lack of credit have been heightened by SAPs' austerity, which has diminished the cash resources of family and friends (cited in Osirim 1995: 159).

Despite evidence that market activities spawned by women to provide for families are dynamic and intrinsic to SSA economies, The World Bank asked this question in 1994:

> The big question is whether activity of small firms is a structural break with the past or simply a sign of distress. Are many of the smaller entrants simply household efforts to survive at the margin, *or* are they dynamic new enterprises that can significantly increase employment in the future (World Bank 1994: 152 [italics added])?

This quotation illustrates a major flaw in the assessments of economic activity made by the World Bank. Women clearly make up the majority of small enterprises geared towards the sustaining the *household* through crisis. The fact that this is their motive should not exclude their entrepreneurship from consideration and support. Yet, in the majority of cases, it does.

One reason for this is that women's activities are seen as micro-enterprises with little to contribute to national economies (Nzomo 1995: 139). It is true that women populate small-scale and micro enterprises. Their efforts often remain small due to outright discrimination, lack of access to credit, lack of entrepreneurial support, and family responsibilities which make flexible hours attractive. Ironically, the size of women's enterprises also disqualifies them from support from donors such as the IMF, who place size restrictions, not potential restrictions, on support for entrepreneurial projects (Nzomo 1995: 142). Some development theorists have alluded to a flaw in this system. For example:

> Confining women traders to low profit enterprises for the most part, whose profits must over-whelmingly be devoted to family subsistence needs, is not a smart economic policy. Fostering small scale retail trade is an appropriate, logical and viable strategy for development (Robertson 1995: 117).

Women are clearly a strong economic force is the sectors not seriously entertained by neoclassical theorists. Furthermore, it is likely that more than simply an economic choice, participation in the informal sector reflects a bid to regain political power and cultural continuity. Wealth is not the only attribute of power. There are ascriptive attributes of power such as family membership, age, and sex. There is also authority and ritual control that stems from being an integral member in cultural and economic systems.

> [W]omen constitute part of the *political landscape* in a number of ways. Their predominance in market transactions, as sellers and buyers, enables the acquisition of control over an important sector of the economy. This control of a space that is so central to production and exchange-provides considerable spinoff values and influence (Folola 1995: 23).

Ultimately, the informal sector is an avenue through which women continue to feed and clothe their families, harness political power, and establish cultural continuity. The formal sector is of very limited use towards these ends because women have limited access to its resources and opportunities. This is precisely why SAPs will fail to elicit popular support, particularly from women.

In addition to this, lack of support for prosperous informal ventures will further encourage the general population to subvert the formal sector and the goals of SAPs. For example, African farmers and traders have proven themselves to be extremely innovative in the face of adversity and extremely subversive to the capitalist formal market. Particularly, in the past they have proven that they are not averse to switching crops to avoid new taxes or resorting to the black market (Bates 1981: 86-87). Furthermore, some authors have contended that:

> SAPs make the informal sector more dynamic, truly liberalize production, really increase employment opportunities and effectively generate income. This does not benefit public finance since the informal sector is, by definition, not well covered by the tax net (Azam 1994: 54)

Thus, the inability on the part of SAPs to include women and informal sectors into economic models will cause many informal market actors to subvert the progress of structural adjustment. This may include up to eighty per cent of the population. Furthermore, given that SAPs are rife with unintended consequences, SAP measures may actually contribute to making the informal sector stronger and more relevant to SSA economic progress. In this case, if SAPs do not begin to incorporate the informal sectors into their models, the failure of SAPs may become directly proportionate to success in the informal sectors.

GENDER DISTORTIONS AND NEOCLASSICALISM IN SSA

Critics charge that, in the best light, SAPs fail to address gender inequities (Moser 1993; Tisdell 1996), in the worst, they integrate women in ways that capitalize on their disadvantaged position (Elson 1995; Mies 1984; Scott 1995). The consequence, either way, has been the emergence of a general consensus that women have born the disproportionate amount of adjustment burdens (Elson 1995; Emeagwali 1995; Gladwin 1991). The World Bank noted in 1989 that "modernization has shifted the balance of advantage against women" (World Bank 1989: 86 cited in Scott 1995: 77).

However, the possibility that the negative effects SAPs have on women may be resulting in increased economic deterioration in SSA may have eluded the Bank and Fund. According to some theorists,

> [t]he design of SAPs exposes the lack of understanding of the power relationships between men and women [in SSA] and the effect that these gender relations have on the outcome of any policy (Davis 1994: 1306 cited in James 1995: 12).

As evidence that the Bank and IMF may be overlooking the full extent of gender discrimination in the SSA context, it is illuminating to compare the relative position of conventional market distortions with the position of discrimination in SAP policy. Government monopolies, overvalued exchange rates, political instability, inappropriate trade policies and other distortions are seen as central and overreaching distortions figuring into almost every SAP package fundamentally (World Bank 1994: 23-28). On the other hand, the asymmetrical policies which favour men over women, and thereby politically and economically distort the ability of half of the population to produce and accumulate on their own merit, are considered to exist on the social margins of the central economic sphere.

While the Bank and Fund have made attempts to address concerns about the welfare of women, they continue to conceptualize the gender specific roles that women play in the SSA economy as sex-specific and confined to the domestic sphere; biologically determined rather than economically relevant. While there is recognition on the part of the Bank that investing in women "directly reduces poverty through substantial economic and social payoffs" (World Bank 1994: 9), there is far less emphasis on the ability of women to contribute to other than social welfare goals. In other words, investing in women will "produce significant social gains - lower fertility, better household nutrition, and lower infant, child and maternal mortality" (Ibid.). Implicit is the assumption that investing in women will primarily affect the domestic sphere. Men are culturally and biologically better suited to lead the *formal sector* transformation.

This mind-set has led the World Bank to categorize women's particular barriers in the following way:

> Compared with men, however, women face additional and more *intractable* barriers to access because of their mothering role . . . and because of *cultural traditions* . . . that tend to keep women more home-bound than men and more restricted in their choices of employment and social interaction (World Bank 1990: 3 [italics added]).

Thus, in regards to asymmetrical access to power and resources, the World Bank emphasizes that the barriers to women's economic growth are related primarily to biological and *cultural* factors (World Bank 1994: 15). The distinction needs to be drawn, however, between structures of cultural integrity, which in no way contravene various international instruments that protect human rights such as the United Nations Charter and The Universal Declaration of Human Rights, and discriminatory practices that have as their aim to disadvantage or to legislate advantage.

It appears, however, that legislated advantage is not conceptualized as an economic distortion in the same way as a marketing board and a government monopoly when it is at the expense of women. Nor is it conceptualized as clearly offensive discrimination (World Bank 1994: 62). In the eyes of the World Bank, women's disadvantage is the result of *cultural* practices based on biology *and* discrimination and sanctioned by tradition. This deterministic belief appears to give the discriminatory aspects of SSA economies special status, making them more tolerable. However, even if the Bank is less than clear on its position on discrimination, it is clear on its antagonistic relationship to distortions. Moreover, the effects of the gender distortions and other more generally accepted distortions, as we have seen, appear to be similar.

The Bank asserts that part of its objective is to clear distortions in order to "take advantage of entrepreneurial talent in agricultural marketing and input distribution [and] to create a level playing field for private traders . . . [In addition to] creating a favourable business climate for the private sector" (World Bank 1994: 62) Yet, when distortions relate to the position of women in SSA customary laws, it seems the Bank is unwilling to draw the link between them and macroeconomic deficiencies. For example, women's right to own land is severely curtailed in many SSA countries to the point where wives cannot inherit from their husbands (House-Midimba 1995: 93; Jacobs 1995: 72; Nwomonoh 1995: 176). The fact that women cannot own land restricts their access to the productive gains of that land. This has led to women pulling their support, and with it, the majority of the expert agricultural labour in SSA, from cash-cropping ventures. Furthermore, the privileging of cash-crops over subsistence farms, in absence of women's rights to those productive gains, has led women to be overburdened or to abandon agriculture and move into the informal sector. In conjunction with this, there has been a severe decline in agricultural production. However, none of this figures at all into the World Bank's official position on agricultural reforms (World Bank 1994: 76-88).

In response to the collapse of the agricultural sector, many women have moved their productive power to the informal sector where they have more control over the productive gains of their own labour. However, market reforms remain mainly concentrated on larger firms with formal sector connections which would benefit from "reforms of company and bankruptcy laws and investment codes" (World Bank 1994: 88-89). Major donors such as the World Bank and IMF continue to channel supportive funds into the "dynamic sub-sectors that have the greatest potential for contributing to economic growth" (Downing 1995: 178). The problem for women is that their activities are rarely considered dynamic enough to warrant much investment (ibid.) This has meant that, despite overwhelming evidence that women's ingenuity and entrepreneurial drive is at the heart of many promising economic structures, the encouragement of growth of their micro-enterprises is notably absent from mainline SAP literature.

Thus, women populate the informal economy where harassment, demands for bribes, and restrictive laws still shape economic recovery (House-Midimba 1995: 94,110; Musisi 1995: 167-168; Robertson 1995: 108-109). They are confined to the informal sector through these distortions created by asymmetrical access to resources which accelerate growth. Marginal efforts on the part of the Bank prove to be a poor substitute for significant action. For example, in response to the lack of collateral that women have due to their restrictive property rights, the Bank suggests providing credit to groups of women, lending to women in small disbursements and "encouraging savings and letting that serve as collateral for loans . . . [and] . . . providing training and administrative support to help women handle money. . . ." (World Bank 1990: 7). This reveals a tolerance for the restrictive market environment that women in particular face.

Ultimately, discussions of these serious economic issues remain confined to special reports limited to the subject of women (World Bank 1990; 1994). In these reports, the signs that SAPs are indirectly crippling women's economic contribution in addition to failing to address formal sector distortions, are explained away. For example, a woman suffers due to "excess fertility . . . [which] limits her earning capacity by making it more difficult for her to leave the home for training or to buy and sell goods." "Women often have difficulty obtaining credit because they are poorly educated . . . " "Parents are often more reluctant to educate daughters . . . because women have (or are expected to have) fewer income earning opportunities than men. . . ." (World Bank 1990: 3).

In the 1990 report from which these passages are quoted, the Bank asserted that "[i]n the near future, the Bank expects to give attention to women's issues in the high priority areas just identified: female education, family planning, and other reproductive health subjects, agricultural extension and credit for female farmers and small scale entrepreneurs" (ibid.: 12). In 1994, the Bank reiterated that they were on the verge of acting on these areas of concern (World Bank 1994: 39-54). However, their analysis continues to display a lack of urgency and understanding of their own complicity in the negative constraints women face. Furthermore, the gender issue is treated more like an aside rather than as a central impediment. While the Bank noted that it was *planning to act* in a thirty-two-page report and a subsequent seventy-three page report, (World Bank 1990; 1994) both reports concentrated on the exclusive subject of women and failed to integrate the situation of women into the macro-economy. By comparison, not one mention of the same issues was made in the more substantive 284 page document entitled Adjustment in Africa: Reforms, Results, and the Road Ahead, or the 141 page document entitled Making Adjustment Work for the Poor, or the 334 page document entitled Economic Reform in Sub-Saharan Africa (World Bank 1990; 1991; 1994).

The formal approach of the Bank and Fund to market distortions based on the discrimination against women is both diminutive and unsubstantive. Where other distortions receive consistent and unrelenting pressure, those affecting the status of women in the economy consistently require more time, more study, more tact, and more aid. Demands for the elimination of discriminatory practices elicit a familiar refrain of culture, tradition, pregnant mothers and overreaching child care responsibilities.

It is important not to be deceived and placated by platitudes and strategically directed propaganda. While the Bank and Fund may have a nagging feeling that they should be considering women's issues more seriously, accounting for their desire to pander to their feminist critics, their neoclassical position assures that they will be unable to see this through. Therefore, the Bank and Fund must first, and above all, realize that neoclassicalism itself is flawed.

In the conclusion, the relationship between neoclassicalism, and ethnocentrism and male bias as they are played out in the framework of SAPs will be recapitulated. This will be used to illustrate that neoclassicalism, as a framework Grand Theory, must be abandoned in the SAA context if sustainable growth, that is meaningful to the people of SSA, is ever to be achieved.

CHAPTER V: CONCLUSION

Sustainable growth in SSA will not erupt from alienating adjustment strategies designed to procure foreign exchange dollars destined to be siphoned off into debt payments. Nor will SAPs herald a new prosperity as they simultaneously dissociate the general population, and more specifically women, from the process. The illogic inherent in the SAP methods is sufficiently mind boggling to instigate investigation into hidden plots and conspiracy. However, there is another culprit peeking out from beneath the sheets, an insidious anachronism cloaked in the garb of respectability and logic.

Neoclassicalism has served to make SAPs antagonistic towards women, and hence, SSA economies. It encompasses all the retro-misogynist sentiments of the colonialist past but has cloaked them in the garb of fallacious logic and academic respectability. The result for SSA are gross distortions, based on gender discrimination, which stall the process of sustainable growth.

In SSA gender distortions contribute to economic hardship through the over-utilization of women's labour and the creation of transformative economic mechanisms which re-allocate productive gains from women to men. SAPs fail to attack gender distortions such as discriminatory laws and practices while other commonly targeted distortions, such as public spending on social services, are subject to considerable and sustained pressure. What is revealed by this process is that the World Bank and IMF are unable, or unwilling, to take note of the fact that by fostering and sanctioning women's marginalization, they subvert their own goals *by their own standards.* SAPs are implemented to remove market distortions because market distortions are believed to hinder growth. Gender distortions are market distortions. By not targeting gender distortions, pivotal market distortions are left unredressed.

The inability to perceive the true nature of the problem correlates strongly to the use of neoclassical models in the design of structural adjustment packages. At best neoclassicalism fundamentally misunderstands the SSA context and begs for empirical data to shore up its shortcomings. At worse, it implicitly relies on the hierarchical integration of misogyny, ethnocentrism, and social Darwinism for its viability. A viability which must, in the final analysis include the complete obliteration of all non-conforming structures and a wholesale adoption of modern, Western neoclassical ideals. Neoclassicalism expects SSA to hurl itself off the solid ground which is its cultural, political, and social heritage and integrity, and free fall into the utopia which is the neoclassical theoretical context. After which point it is only too likely that a new development theory will have passed into vogue.

The solution lies in creating in SAPs the ability to promote sustainable *development*, not debt payments or crude and biased indices of macro-economic growth. To this end, SAP theorists must abandon neoclassical economics as gospel. In its very lifeblood, neoclassical economics survives by the creation of structures which foster infinitely undervalued female labour. However, the undervaluation of female labour comes at a cost. The finding of this thesis is that *economically* the cost is too high. Women in SSA are a powerful force for development. They will not come along peacefully, lining the pockets of everyone but themselves, all the while watching their children's futures dissipate like so much smoke. And, as long as they will not, neoclassical SAPs are doomed to fail SSA economies.

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