

Structural Adjustment and the Feminisation of Poverty in Zambia: Counteracting Strategies

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Introduction

The position of women in a particular country can only be understood or analysed against the background of the socio-cultural, political and economic environment in which they live. Certainly, for Zambia, the environment has changed dramatically since 1991 when multi-party democracy was re-introducedⁱⁱ, and the market was liberalised.

The fall of the UNIP government under Kenneth Kaunda was largely due to the huge economic problems Zambia was facing. When the world market prices for copper fell in the early seventies, oil prices rose, and as the problems grew the country had to face its landlocked position when it decided to boycott South Africa as part of the liberation struggle. For a long time critics of the government had pointed out the internal weaknesses of the economy, but the growing GDP which had gone up from K 28.2 million in 1964 to K 162.7 million in 1972 kept the politicians happy. The fall in copper prices was seen as just a temporary lapse of the economy, and the government thought it could cope by restraining government expenditure and by financing balance of payment deficits through IMF loans. By 1983 it became clear that the economic setback was not easily reversible and that external capital flows were falling by 60 percent between 1980 and 1984ⁱⁱⁱ. In 1984 GRZ entered economic re-adjustment discussions with the IMF and agreed to economic reforms. However, performance targets on arrears were not met when GDP growth stagnated and inflation rose, while the budget deficit also rose as copper prices fell.

In 1989 the GDP again grew by a mere 0.1 percent in contrast to 6.3 percent in the previous year. The development of non-traditional exports remained below expectations and the acute shortage of foreign exchange continued to be a major problem for years. Essential commodities and services were in short supply from the early eighties, and inflation reached a level of well over 100 percent in the early nineties. Real per capita GDP declined by an average of 1.6 percent per annum between 1984 and 1990. Over the years social services were eroded: clinics and hospitals were without essential drugs and equipment, schools were without desks and books, it was dangerous to travel on public transport, and food shortages became a regular phenomenon.

The heavy debt burden of US\$7 billion which resulted from the excessive borrowing from the World Bank, Paris-Club and Non-Paris Club bilateral donors, and private banking institutions in order to finance the budget deficit over the last two decades, brought Zambia to bankruptcy in 1991. By 1984/85 Zambia had accepted the IMF and World Bank's Structural Adjustment Programme (SAP). However, in 1987, when serious riots started on the Copperbelt after the announcement of the removal of the subsidy on mealie meal, Kaunda interrupted the IMF designed recovery plan and replaced it with his own version, "the Interim Economic Recovery Plan," excluding the demand for a free exchange rate, and price and trade liberalisation. After winning the 1988 elections the government made it clear that it would implement the IMF's adjustment programme^{iv}, however, the 1990 food riots and coup attempt again forced Kaunda to break with the IMF. The problem is that after one breaks with the IMF other donors will pull back as well. This happened in Zambia in 1990/91. Donor pledges were conditional on policy changes and bilateral donors introduced their own criteria. Although the donors realised the bad effects of their policy on the vulnerable groups in Zambia, and cooperated in the Social Action Programme, the results were poor.

Despite the fact that the first programmes were implemented, e.g. in the Health Sector for which the Netherlands was the leading donor, the fall of the government brought the whole programme to a standstill in 1991. After the elections the MMD government immediately pledged itself to economic reforms: privatisation of parastatals, liberalising trade and payments, a reduction of government expenditure, as well as the removal of food subsidies.

Inflation, however, is still very high, and although the shops are selling more goods, only the elite can pay for them. The consumer price index for the low income group grew from 1674.4 in 1990 to 9590.7 in 1992, and from 1696.0 to 8482.2 for the high income group, clearly showing the widening gap between rich and poor. The purchasing rate of the Kwacha fell from 100.0 in 1985 to 1.1 in 1992 (Zambia in Figures 1992), affecting households all over the country. Structural Adjustment could be good from a macro-economic viewpoint, it meant increasing poverty for most people in the low cost housing areas in particular. Even special Social Action Programmes which were meant to alleviate the plight of the poor had little effect and although some clinics, for example, are better equipped with medicines again, the continued occurrence of cholera^v which seems to be endemic now, is a sign that much more has to be done.

Structural adjustment and women

It was not the intention that the effects of structural adjustment should fall more heavily on any particular group. However, pre-existing structural inequalities meant that women, and others with less access to resources like education, employment, credit and technology, came to suffer more from the effects of the structural adjustment programme in Zambia. Women face an acceleration of poverty, declining support for their reproductive and caring roles, and diminished access to resources necessary for survival at a time when their needs are more acute.

Lack of recognition of women's unpaid economic activities, and the difficulty of assessing the value of many of their social and economic inputs, added to the paucity and unreliability of current data, make it difficult to quantify some of these problems. However, there is sufficient evidence to show how pre-existing factors magnify and multiply the effects of the crisis on women. Women have "invisibly adjusted" to the economic adjustment measures by working longer hours and increasing their income generating activities. This drains their health and personal resources and curtails their ability to participate in other activities, e.g. personal development. Moreover, their attempts are hampered by lack of facilities, resources and transport, while they do not get more support from their men in household tasks, due to custom, culture and ideology.

Not only are women and girls forced to work longer and harder within the market and the household, there also is the danger that women's labour is not infinitely elastic and that a breaking point might be reached. Everyday crises have increased and the quality of life has deteriorated to such an extent that women's physical and mental health is threatened. A UNICEF report says: "There are clear signs that women accumulate tensions either because of the responsibility they assume for looking after the children and maintaining the family, or as victims of violence, often within their own homes."

Therefore, when assessing the impact of structural adjustment programmes on women, we have to look at the three roles of women in society:

- a) the productive role
- b) the reproductive and maintenance role

c) the socio-political role

In all these roles women will feel the impact of the structural adjustment programme. For instance, when women have to spend more time earning an income in cash or kind, they will have less time to do other activities, and their children may suffer. Women find themselves spending more and more time in performing their normal household duties, looking for food they can afford, finding for means to keep the family afloat and spending longer hours on their paid and unpaid work. Women as home managers play a leading role in family survival, often at the cost of their own health. The long-term consequences of malnutrition and ill-health, particularly among women and young girls, can be very serious. A recent study showed that it could take up to two generations for a young girl to "wash out" the effects of a period of severe malnutrition, since weaknesses in her own reproductive system could influence those of her children and grandchildren, even if they were well fed and receiving good health care.

Support for women in combining their *productive and reproductive role* is necessary, and the indicators of well-being should include not only income, but also total hours of work (paid and unpaid), and health and nutritional status. It is in the statistics on the health and nutritional status of women that the invisible costs of the reproduction and maintenance of the family and society as such become visible.

To understand the effects of the economic crisis on women one needs to take into account both socio-cultural and economic determinants: the interaction of these two types of determinants puts women in an extremely vulnerable position. However, structural adjustment has not affected all low-income women and their households equally. Three important variables determine the differential impact on women (Moser 1989,1):

- the number of persons in the household also involved in productive work and generating a reliable income
- the particular stage in the life cycle when changes occur
- the composition of the household in terms of the number of other females also involved in reproductive work.

With more people in the house who are able to work, the strategy of who works and who stays at home depends on both the ages of the children and the number of daughters who may replace their mothers undertaking the reproductive tasks in the home.

Summing up: The impact of structural adjustment on women and girls results in:

- longer working hours to provide and distribute the limited resources vital for family survival
- a drop-out from education
- an increase in the degree of insecurity and everyday crises, resulting in a deterioration in living conditions and in the state of women's mental health
- a deterioration in conditions of health
- less scope for personal development, study, improvement of skills.

Integrating gender aspects in SAP

Planning and implementing adjustment and reforms should be undertaken with regard to both their immediate impact on women *and* the potential impact of women's contribution on the long-term solution of the underlying problems. There is, in all the

SAP activities, the danger of women being seen as victims, resulting in a welfare approach in projects, and paternalism. This is because they focus mainly on the detrimental impact of adjustment on women, and not on the contribution that women can make to effective adjustment. It is, therefore, important to look at expenditure for the advancement of women in terms of its *productive opportunity* rather than thinking of it as a welfare issue. Women should be seen as producers of goods and services and as reproducers and maintainers of human resources. Measures to prevent a deterioration in the socio-economic position of poor women should be directed at both their productive and reproductive roles. Women should be integrated into mainstream development by improving their access to productive resources and basic goods and services, as well as by strengthening their decision-making capacities. To reach this objective it is important to promote and support activities organised by groups of women, or efforts to organise the women, as group activities help women overcome the cultural and ideological constraints which hinder their development. Moreover, programmes and projects which contribute to the production and delivery of services needed, are more likely to succeed when they are planned in collaboration with, and are implemented by, community level organisations, especially women's organisations, since these organisations and other NGOs reach out at grassroots level.

Strategies and interventions

It is of the utmost importance that women's needs and interests in domestic work, in the informal sector, and in the labour market should have a central place in the adjustment programme. The guidelines in the adjustment programme must guarantee women *independent access and ownership of economic resources (land, capital, technology), and access to social services (education, health facilities, child care, etc.)*.

This means that programmes must be developed which counteract the bad effects of the structural adjustment measures on the situation of women, bearing in mind the potential impact of women's contribution to the long-term solution of the underlying problems.

Interventions should be directed at:

- a) investment in female education, training and health programmes
- b) productive activities and increased savings
- c) policies for specific economic sectors.

a) Investment in this area will benefit society as a whole due to interdependent effects. For example, the effects of poverty and recession on nutrition and health are magnified by female illiteracy and lower levels of education. Studies have shown that a one percent rise in female literacy is three times as effective in reducing rates of infant mortality as a one percent increase in the number of doctors, and that a higher educational level of women is directly related to the acceptance of family planning.

Literacy and education have obvious effects in providing usable skills, but productivity is also enhanced by a greater receptivity to new techniques and technology, and an improved ability to obtain credit and available services. Increased confidence and assertiveness may also be important assets to women in conservative social environments.

b) An economic crisis such as the one Zambia is facing at the moment may be what is needed to reconstruct long established administrative, social and cultural norms with regard to the access of women to credit, and to stimulate women's participation in

savings and investment. Traditional financial institutions, such as savings clubs and revolving funds, are often more successful than conventional credit procedures involving high overheads, bureaucratic procedures and a complex system of guarantees and collateral. These institutions are culturally appropriate, manageable, comprehensible in scale, and flexible enough to respond to new demands. They should provide not only credit, but a range of other services to enable women to maximise their use of the money.

c) Many poor women work in the informal sector as traders, vendors, home based producers or casual workers. Most women working in this sector are concentrated in areas of low-capital activities. Many women work from their homes to combine work with a family; they are unprotected and need to be organised. The informal sector should not be seen as a labour sponge, but as an important sector for economic growth. To give women better opportunities it is necessary to create programmes to inform them about available facilities, such as credit institutions, training facilities and trade institutions. Where these institutions are lacking it is necessary to develop them.

Another important sector in which many women work is food production. Food production growth in Africa was 0.8 percent, where it should be 4 percent to ensure food security. The major role of women in this sector makes intervention to assist them a matter of urgency. Rural women have particular needs which must be met, if poverty is to be alleviated and productivity is to rise. Agrarian programmes must guarantee their access to all productive resources and to the benefits of their labour input.

In short: All programmes and projects, whether of an integrated or a women-specific nature, should be planned in such a way that they do not further disadvantage or displace women. Women should have access to adequate support services, better training, direct access to credit and technology, and to the benefits of their work.

Programmes for the integration of gender in SAP

In the "Guidelines for Social Action Programme Implementation" the focus of the Social Action Programme in Zambia is said to be on poverty alleviation and poverty reduction. Poverty alleviation - short term actions to address the worst negative effects of poverty - consists mainly of rehabilitative interventions concentrated on the essential social services of education, health and water/sanitation. Poverty reduction consists of medium term policies, programmes and projects which must provide an enabling environment and give specific support so that individuals, households and vulnerable groups can lift themselves out of poverty.

The adjustment programme undertaken so far has increased women's problems as home managers and mothers, with sometimes devastating effects on health and nutrition. My research in George compound made it clear that poor women's most urgent felt needs are in the areas of access to water, medical care, housing, skills training and recreation facilities. They have to walk long distances to get some water, their houses are surrounded by pit latrines, there is no space to grow vegetables, they often live in one room with their whole family and they have to pay a very high rent, mostly over K300 for just one room. They have no skills to use in income generation except for preparing foodstuff to sell, and they have no money to pay for medical treatment. Moreover, the clinics have no drugs or other medical supplies, so they have to go to chemists in town, which makes it an even more expensive expedition due to the high costs of transport.

A Social Action Programme sensitive to the needs of poor women should, in the short term, try to counteract the direct effects of the economic adjustment programme on the

provision of basic goods and services. Poor women in Zambia will benefit directly from ongoing projects to bring clean water and sanitation facilities to the compounds and the rural areas, and they are already benefiting from the Food for Work programmes set up in the urban areas. The short term focus on rehabilitation programmes will therefore certainly benefit women in their role as home managers and mothers.

However, there is a difference between mere survival strategies and activities that can form the basis for sustained growth and development both on a personal and a national level. Programmes for women and girls should focus on these long-term aspects as well. It is with this medium-term and long-term perspective that programmes have to be developed in the following areas:

Employment.

Special employment programmes, such as public work schemes, and new programmes which include sub-contracting with the formal sector, so as to expand income-earning opportunities for women. Special measures must be taken to support women's small and micro businesses, e.g. the establishment of information and management training services.

Credit

Bank or cooperative credit arrangements are to be set up, oriented mainly or entirely to satisfy the particular needs of women. They will need support or guarantees from the government, state or commercial banks, and NGOs.

Marketing

The privatisation of parastatal marketing organisations forms an important element of most structural adjustment programmes. This provides more opportunities for small entrepreneurs. Women should be assisted in exploiting such opportunities through the provision of credit and appropriate training. There is also a need to form marketing cooperatives for women, as they provide better opportunities for women to retain the income from selling their products.

Training and education

Particular attention should be given to training women in technical and entrepreneurial skills. Innovative methods of delivering non-formal training should be encouraged.

Girls increasingly drop-out of school at the Grade-7 level. One of the reasons is that parents tend to favour the education of boys in a situation of scarcity of funds. Another reason, also related to the bad economic situation, is that girls have to take on the responsibility of child care when the mothers go out to work. There is an urgent need for a programme for continuous education for these girls.

Extension and technical services

Special measures must be taken to ensure that female farmers can make full use of extension services. These services should give more attention to the crops and activities in which women specialise. Similar technical services should be created to help women set up and operate manufacturing and other enterprises, in rural and urban areas:

- services offering information and other technical advice to entrepreneurs in small-scale enterprises
- centres to service and repair machinery
- facilities for women to acquire the skills required to establish service and repair centres

- cooperative institutional arrangements to assist women in gaining access to technology

Technology

Improve the design and operation of technologies for small-scale manufacturing processes which provide employment for women (weaving-loom, sewing machines, crop driers, etc.). Also improve the design and operation of technologies which will reduce the time and energy women have to spend on household chores.

Land

Ensuring women's access to land is fundamental to improving their economic welfare, enabling them to deal better with crises, and increasing their access to other resources such as credit. In addition, recognising that community lands and forests are critical for enabling rural households in general, and women in particular, to acquire fuel, grazing, fodder, supplementary food, etc., it is recommended to ensure women's preferential treatment in their use.

Environment

Structural adjustment programmes must ensure that the commercial exploitation of forest and hydrological resources does not impair women's access to fuel, fodder and potable water.

Legal

Legal reforms are vital for improving the economic, social and political welfare of women. These legal reforms must aim at improving women's welfare, support their productive roles, and promote gender equality before the law. Progress in many of these areas - notably technology development, land reform, environmental measures and legal reform - will contribute to an equitable pattern of development in the longer term, rather than to short-term adjustment.

Group action

The group approach is very important to women; therefore, productive and other activities organised by groups should be supported. Where they do not exist, they should be promoted, for instance through the building of community centres where women will be able to set up day care facilities for children, and support groups where they can come for further education and skills training, etc. This is in direct line with the basic philosophy of organising the poor into self-help activities. These sort of programmes are not only beneficial for women, but are also cost-effective, and, moreover, provide an institutional basis to further Women in Development activities.

Empowerment as the basis of any intervention policy

It should be clear that SAP projects for women cannot only be of a capital or emergency nature. Women, due to their disadvantaged position in society, have to come on an equal footing with men. This makes an emphasis on human resources development a prerequisite for viable projects which will bring sustainable development for women.

This brings us to a discussion of Friedman's^{vi} concept of psychological, social and political empowerment. For Friedman, development should be human-centered and "approach the question of an improvement in the conditions of life and livelihood from a perspective of the household", each one forming "a polity and economy in miniature" (Friedman 1992, 31-32). Households and their constituent members dispose of three kinds of power:

- **social power**, which is concerned with access to certain 'bases' of power, such as information, knowledge and skills, participation in social organisations, and financial resources
- **political power** which is concerned with access to the process by which decisions, particularly those that affect their own future, are made
- **psychological power**, the individual sense of potency which will positively influence the increase of social and political power (Friedman 1992, 33)

I agree with his conclusion that there is a certain sequence in the sense that social empowerment is a condition for political empowerment, and that both are based on the capacity for individuals to speak up, which is directly linked with a growing self-esteem and sense of potency, and thus with psychological empowerment. To stimulate this personal empowerment, group learning and the development of leadership skills is very important. For this a specific methodology for research and action in which participatory methods and techniques have a central place, is required.

Friedman's three types of empowerment, extended to include the concept of economic empowerment fit very well with Stan Burkey's (1993, 35-38) description of what development should be: human (personal) development, economic development, and political development. I agree with his observation that human development is the basis for both economic and political development, and conclude this paper with the statement that the empowerment approach is essential for the realisation of gender sensitive development programmes. Or, in the words of one of my Zambian friends:

"We need development that will liberate a woman. Development that will make her independent politically, economically, socially and culturally; that will make her a whole person."

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Notes

ⁱThis article is based on my work as the Coordinator of a special committee of the Zambian government which was asked to develop a programme for the integration of gender issues into the Social Action Programme.

²When Zambia became independent in 1964 it adopted a multiparty political system with the United National Independence Party (UNIP) as the ruling party under the leadership of Kenneth Kaunda, and the African National Congress (ANC), led by Harry Nkumbula, in the opposition. Within 10 years UNIP succeeded in ousting the ANC (1973) and a one-party system was firmly established until growing dissatisfaction with UNIP's rule led to the landslide victory of the MMD, a consortium of different interest groups, in 1991.

ⁱⁱⁱMultilateral lending fell with 3.4 percent only compared to a fall in bilateral lending of 59 percent and of private lending with 85 percent (Young, 1988).

^{iv}Both in the Policy Framework Paper and the Public Sector Investment Programme the reform process was clearly spelled out.

^vBy the end of November 1992, 10364 cases were reported of which 793 people died. The most affected areas were Kitwe, Ndola Urban, Kaputa, Nchelenge, Lusaka Urban, Sinazongwe and Mazabuka, thus in Copperbelt, Lusaka, Northern, Luapula and Central Provinces (source: Ministry of Health).