

Structural Adjustment and Women in Third World

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ABSTRACT Here an attempt is made to analyse as to what extent women's interests are taken into account in structural adjustment programme. Our contention is that the issue of gender-equity is not possible, given the kind of framework in which Structural Adjustment Programme works. For a rigorous analysis, we have pointed out the background, context and objectives of SAP, and discussed various approaches. We are of the view that for a genuine consideration of gender-equity and justice, it has to go beyond the surface of 'getting the prices right' but unfortunately, given their hidden agenda, the World Bank and IMF do not seem to be ready for this.

INTRODUCTION

This essay is structured in the following way: We will briefly mention what is structural adjustment? In what context and conditions did it emerge? What were its objective? Whether and to what extent women's interests were taken into account? Did it benefit women in the Third World or not?

To begin with, according to World Bank, Structural Adjustment Programme (SAP) involves "unleashing markets so that competition can help improve the allocation of resources...getting price signals right and creating a climate that allows business to respond to those signals in ways that increase the returns to investment" (World Bank, 1994: 61, italics added). World bank's Operation Manual defined structural adjustment lending as "non-project lending to support programmes of policy and institutional change necessary to modify the structure of an economy so that it can maintain both its growth rate and viability of its balance of payments in the medium term" (cited in Michalopoulos, 1987: 7).

However, Paul Mosley clarifies that structural adjustment "is that part of development policy which is devoted to achieving a boost to the supply side of an economy by the removal of market imperfections; it is, therefore, to be contrasted with stabilisation, which seeks to control

the demand side, and also with long-term supply side policies such as research and sectoral investment policy" (Mosley, 1991: 223, italics added). In practice, the adjustment and stabilisation are not mutually exclusive - their elements are often combined in any programme for a country. Actually, stabilisation programme of IMF is a pre-requisite for structural adjustment lendings by the World Bank.

Background and Context of Structural Adjustment

World Bank (1981) came out with "Accelerated Development in Sub-Saharan Africa: An Agenda For action," known as Berg Report, as a response to African economic problems: "It is now widely evident that the public sector is over-extended, given the present scarcities of financial resources, skilled manpower, and organisational capacity. This has resulted in slower growth than might have been achieved with available resources, and accounts in part for the current crisis" (ibid: 5).

While some economists like structuralists pinpoint the exogenous factors beyond the control of developing countries, other like researchers of World Bank and IMF emphasise more on endogenous factors for which the concerned governments were held responsible. To get a clear picture, both types of factors are explained below:

(1) *External factors*: Following external factors were mainly held responsible for deterioration of developing countries' economies:

(a) *Oil crises* of 1973 and 1979-1980 leading to higher oil-prices.

(b) *Debt crisis*: External borrowing increased by about 5 per cent of GNP, on an average, during 1979-82. As a result of higher borrowing and the rise in interest rates, debt service obligations increased rapidly.

(c) *Resource transfer*: highly-indebted countries like Chile, Costa Rica, Cote d'Ivoire, Korea,

Mexico and Morocco suffered the worst; their net shift was more than 7 per cent of their GDP (Rajapatirana, 1995: 49).

(II) *Internal factors*: World Bank (1994), in the context of Sub-Saharan Africa, points out following endogenous factors responsible for developing countries' economic deterioration:

(a) poor macro economic and sectoral policies that gave state a prominent role in production and regulating economic activity; (b) over-valued exchange rates; (c) large and prolonged budget deficits undermined macro economic stability needed for long term growth; (d) protectionist trade policies and government monopolies reduced the competition so vital for increasing productivity; (e) clear bias against exports, heavily taxed agricultural exports; (f) state interventions created a strong bias against private sector and administrative bottlenecks, rents from licensing requirements, and inefficient public services imposed high costs on private business; (g) bad quality of infra-structure - inefficient transport system, telecommunication network and public utilities; (h) widespread deterioration in governance in 1970's and 1980's.

Objectives

World Bank (1992) clearly spelt out six objectives of structural adjustment:

- stabilising the macro economic environment;
- promoting openness of the economy;
- improving the transparency of the incentive system;
- improving efficiency in resource allocation;
- improving the scope for private sector development;
- strengthening institutions and capacity for policy analysis.

Gender Bias in Policy Formulation

As we see from above, structural adjustments focus was on macro-economic policies, i.e. monetary aggregates, not on people as such. It was supposed to be gender-natural but actually it had a "hidden agenda", as Elson says, which "covers the process of the reproduction and maintenance of human resources... [and] is excluded from the economy" (Elson, 1987: 3). In fact, World Bank sees macro economic problems like balance of payment deficits, high inflation

rates, very low growth rates etc. as policy-induced price distortions leading to over-production of non-tradables (e.g. high cost import substitutes, crops for self-consumption, construction, personal services, small scale trading, public services like education, health etc.) and under-production of tradables (e.g. crops like rice and wheat, manufacturing like clothing and machine tools, services like tourism and telecommunications etc.). So the structural adjustment is a policy to switch resources from the production of non-tradables to that of tradables. Therefore, World Bank suggests for devaluation, increasing the prices of agricultural products, removal of subsidies and reduction in government expenditures.

On the issue of women's interests and structural adjustment, various social scientists have taken mainly three perspectives:

- (a) welfare/humanist perspective;
- (b) gender-equity perspective;
- (c) gender-equity and efficiency perspective.

(A) *Welfare/Humanist Perspective*: Cornia, Jolly and Stewart (1987) categorise women and children as a "vulnerable group" and argue that their interests were not taken into account in structural adjustment programmes. Hence, they call for a "structural adjustment with a *human face*" wherein "safety nets" for women and children are to be provided. Similarly, Common Wealth's Expert Group Report (1989), too, sees adjustment, as a welfare issue, "to be reoriented to help women to escape from these increasing pressures and to improve their overall contribution to national productivity and welfare" (Common Wealth Secretariat, 1989: 75). Thus both of them restrict to the welfare dimension only and do not consider power structure and gender relations at different levels.

(B) *Gender-equity Perspective*: Elson takes this perspective and argues that the assumptions under structural adjustment had three gender implications (Elson, 1995):

- (i) male bias regarding sexual division of labour;
 - (ii) male bias regarding unpaid domestic work required for producing and maintaining human resources;
 - (iii) male bias regarding social institution of household as the source of labour supply.
- These points need some elaboration.

(i) Sexual Division of Labour

To her, gender division of labour exists both in the pattern of work allocation between men and women, and in social construction of some works as men's or women's. Criticising Selowski, of World Bank, who considers it relatively easy "to retrain and transfer labour originally working in, say, radios or garments", she argues that these works are not only labour-intensive but "female labour-intensive", and it is not easy to transfer and reallocate labour in radio and garment. For instance, a study of a Brazilian electronic gadget plant by Hirata (1989) shows that men were unable to match the productivity of women, as they lacked patience and concentration of women. Secondly, social norms and conditions are to be changed before reallocation - e.g. social inhibition to send young unmarried women to work outside home is to be changed, suitable transport and accommodation are to be provided, and law is to be framed to allow women to work in night shifts also. Thirdly, it is to be seen that whether the factory work will be a substitute for domestic work or an additional work increasing women's total labour time. For instance, a study in The Philippines by Miralao (1984) shows that domestic work still accounted for between 27 and 32 hours a week for married women employees that resulted into reduction of their leisure time. Fourthly, during economic crises, women are forced into "distress sales" at unfavourable terms in an overcrowded market. Finally, gender division of labour is both in terms of tasks and crops. For instance, in Africa, land preparation is a man's work, while transplanting and weeding are women's work; again, cash crops are in the domain of men while the food crops are in women's domain - with the exception of cotton being in the hands of women in Sahel region and one-third of cocoa producers in Ghana being women (Davison, 1988a: 12-13). Consequently, women in Gambia are reluctant to work in their husbands' fields for more production (Dey, 1980). Similarly, in Kenya, Kenyan Tea Development Authority paid women their wages but bonus was paid to their husbands who spent it exclusively personally (Davison, 1988b: 168).

These examples confirm that sexual division of labour often hinders the reallocation of labour from non-tradables to tradables, but unfortu-

nately the structural adjustment programme did not visualise these aspects.

(ii) Unpaid Work of Reproduction and Maintenance of Human Resources

Unlike other types of production, reproduction and maintenance of human resources have intrinsic value - value in itself. Unpaid domestic work has been increasing mainly due to cuts in public sector non-tradables like health, education, water supply, sanitation, transport services etc. For instance, cuts in food subsidy has led to time-pressure on women in two ways: first, cheap coarse grain takes more time to prepare than wheat products; second, shopping time increases due to longer search for cheaper food. In a study of urban low-income community in Guayaquil, Ecuador, C. Moser (1989) found that women's working day (paid and unpaid) ranges between 12 and 18 hours and they were forced to reduce the time allocated to look after their families; and increasing burden fell on their elder daughter who had less time for school work. Secondly, in about 30% of 141 households surveyed women were coping with, in 55% households they were just hanging on and mortgaging their children, especially daughters, in order to survive, and in 15% households they were exhausted - their families disintegrating, their children dropping out of school and exposed to gangs and drugs.

But unfortunately the dynamics of "unpaid economy" at micro level is not explained by the macro-policies of structural adjustment. As Elson (1987: 4-5) rightly observes: "What is regarded by economists as 'increased efficiency' may instead be a shifting of costs from the *paid economy* to the *unpaid economy*... The money costs of the hospital per patient falls but the unpaid work of women in the household rises. This is not a genuine increase in efficiency; it is simply a transfer of costs from the hospital to the home".

(iii) Gender Division and Household Expenditure

Generally households face both cooperation and conflicts, inequality and mutuality but conflict and inequality are structured on gender lines. Women do make decisions but depend on their husbands for resources. Reproduction and maintenance of human resource does not respond in

the same way as does other resource's production: "if the price of a crop falls far enough, it may be uprooted or left to rot; if there is insufficient demand for a manufactured good, the factory is closed and the machinery mothballed, or sold off second hand, or scrapped. But if the demand for labour falls, if unemployment rises, and wages fall, mothers do not 'scrap' their children or leave them to rot untended" (Elson, 1987: 4).

Thus there are gender barriers of reallocation of expenditure within the household that constrain the extent to which the costs of adjustment can be absorbed without any deterioration in the quality of human resources. But structural adjustment did not take this fact of intra-household differentiation into consideration.

(C) *Gender-equity and Efficiency Perspective*: Palmer (1992) argues that gender relations, particularly the unequal terms of men's and women's participation in the market, as well as "reproduction tax" on women lead to resource misallocation or "gender-based market distortions". To her, reproduction tax on women is in terms of unpaid tasks in different roles as mothers, producers and household managers, and structural adjustment worsened women's position due to over-crowding of women in informal sector and cuts in social sector expenditure. She argues for child-care facilities, legalising informal (often illegal) activities and women's right to property in order to increase economic efficiency of women.

Thus gender-equity, and gender-equity and efficiency perspectives are comprehensive and structural, as they correctly pinpoint the unequal power relations along gender lines but unfortunately economic policies like structural adjustment have ignored these issues totally.

Impact of Structural Adjustment of Women

Structural adjustment affects men mainly as producers but it affects women in several ways - as child-caring mothers, household managers, community workers, and producers of goods and services. The impact of structural adjustment on women may be analysed in terms of following aspects: (a) employment and working conditions; (b) wages and income; (c) education; (d) health; and (e) food and nutrition. These are elaborated below:

Employment and working conditions

World Bank (1994) asserted that employment has increased due to adjustment, but empirical evidence does not support this contention even in Ghana that is cited by it as the most successful adjusting country. In Ghana, for instance, employment in manufacturing fell from 78,000 in 1987 to 28,000 in 1993. Though there was an increase in small enterprises, yet these concentrated in low-productivities aimed at local markets sheltered from global competition; and foreign investment did not respond to the adjustment, as there was no rise in annual inflows after the adjustment programme (Lall, 1995: 2025). There has been a general rise in unemployment in adjusting countries - the deprived groups, especially the women, are bearing the brunt. For instance, as Oxfam (1995) has found, in Zambia, fragile industries have been damaged by punitive interest rates, and a surge in competition from cheap imports; hence more than 1/4th of Zambian textiles industries (dominated by women) have been closed in the past year, generating mass unemployment in urban areas. Open unemployment in Latin America has risen to an average of more than 10% and is considerably higher in Peru and Bolivia. In Sub-Saharan African countries like Zambia, Tanzania and Ghana unemployment exceeds 20%. Similarly, in The Philippines, mass unemployment and impoverishment forced the destitute families to migrate from Manila to marginal upland forests and coastal areas to earn a bare subsistence, with devastating environmental consequences. The cut in public sector jobs intensified the unemployment problem. What was its consequence? There was a tremendous rise in informal sector, dominated by women, hence also called "female sector" (Scott, 1995), where working hours are longer, wages are lower, and jobs are insecure.

Since women are primarily responsible for feeding the whole family, especially in low-income families, they are bound to take up more paid work, both formal and informal, to make up the income shortfall. For instance, in Ecuador, female labour participation rate increased from 40% in 1978 to 1988 (UNDP, 1995).

Thus, there has been "informalisation" or "casualisation" of labour market - that is, a massive increase in unorganised informal sector - in

most of the adjusting countries. As I.L.O. estimated, during 1980-85 urban informal sector employment increased by 6.7% annually while industrial wage employment increased by only 0.1% annually. Informal sector is dominated by females in Costa Rica, Brazil, Chile, Uruguay, Turkey, Argentina, Peru and Philippines (Cornia, 1987; Sparr, 1994). In Bolivia, during 1976-86 male employment increased annually by just 0.1% while that of females rose by 2.7%. Thus a high rate of female labour participation shows a compensatory mechanism to maintain the family economy. But there is another dimension of higher unemployment rate among women than men in Sao Paulo (Brazil), Argentina, Egypt, Sri Lanka and other countries (Sparr, 1994). Due to a decline in the formal sector and rise in the informal sector, there was an increase in incidence and intensity of urban poverty in countries like Zambia, Tanzania, Ghana, Senegal, Cote d'Ivoire, Nigeria and Zimbabwe; hence a trend in reverse migration in Ghana, Tanzania, Zaire, Cote d'Ivoire and Nigeria (Basu and Stewart, 1995).

Further, working conditions of women have also deteriorated in many adjusting countries. A UNICEF study shows that, in Mexico, young rural women are forced to emigrate to work as domestic servants in other countries under extremely vulnerable conditions to work as day labourers without security and becoming easy targets for sexual abuse, or to take up insecure sub-contracting works through a "putting out" system to increase income (UNICEF, 1989).

Wages and Income

World Bank (1994) claims that the devaluation and the withdrawal of State marketing Boards have reduced income poverty among small producers by increasing the prices of agricultural products and reducing taxation. However, growth of informal sector was accompanied by job insecurity and lower wages. For instance, in Mexico, labour market's gender discrimination worsened as women became more concentrated in low-wage sectors and in low-wage jobs within sectors. Export-oriented *maquiladoras* along the US border provided jobs, helping to increase female share of industrial jobs from 15% in 1984 to 18% in 1992; but the industrial wages of women declined from 80% of men's wages to only 57%.

Meanwhile, women were laid-off in public sectors and their share of jobs also declined from 42% to 35%. Further, rural women were hit more harshly as their share among all income-earners declined from 28% to 20% (UNDP, 1995). In Egypt, Argentina and Sri Lanka, too, wage differential widened. For instance, in Argentina, women's income declined to less than 50% of the average male income in both industrial and service sectors (UNICEF, 1989: 46).

On the other hand, some countries have handled structural adjustment gradually and cautiously in a better way. For instance, in Costa Rica, non-traditional exports and tourism have increased and, in turn, it promoted growth and employment. Actually export-oriented apparel and electronics assembling units have created more jobs for women without lowering wages. Secondly, government has increased paid maternity leave, removed all sorts of discrimination against women and passed Law of Equality in 1990. Consequently, during 1987-93, the ratio of average female wages to male wages increased from 77% to 83% and women's labour participation rate also increased, though unemployment of women still persists (UNDP, 1995).

Actually only the farmers growing cash crops like cocoa, ground nuts etc. benefited from their exports, but most of female farmers produce either for self-consumption or for the local market to meet their basic needs. Here, Oxfam's findings are notable (1995: 14-17).

- (a) In Zambia, IMF imposed credit-squeeze resulting in reduction in credit availability for production and marketing and this, in turn, reduced their production and income. In a survey of small farmers in Mumbwa district in Zambia, it was found that the poorest households, around half of that were female-headed, were trading on highly unfavourable terms. In August 1994, Zambian Catholic Commission for Justice and Peace reported that the poor farmers were bartering cereals for groceries "at ridiculously low prices" - exchange of a 15 kg. tin of maize for two tablets of soap, worth only a quarter of the value of the maize!
- (b) In The Philippines and Andean countries of Latin America, import liberalisation led to a sharp increase in imports of rice, corn and

other food staples and this, in turn, undermined the livelihoods of small producers and has pushed down the wages and incomes of the poor, mainly women;

- (c) In Mexico, a reduction of price support and credit provision for small maize farmers compounded the rural poverty and forced men to migrate to urban areas, adding to the labour burden of the women. It is estimated that, in Mexico, about six million maize producers would be displaced by US maize exports.

Further, real per capita consumption reflects commandability of the people. Evidence shows that real per capita consumption during 1980-85 fell in 27 out of 41 Sub-Saharan African countries studied (Basu and Stewart, 1995).

Next, the erosion of real wages has adversely affected the professional women in Jamaica and, therefore, they are migrating to other countries. For instance, during 1978-85, 95% of nurses trained in that period migrated (Sparr, 1994).

These empirical evidences from several adjusting countries confirm the deterioration of women's position as wage earners and small producers on the one hand, and the power relationship within the household on the other.

Education

Structural adjustment has affected social sector in general and education sub-sector in particular in two ways: a substantial cut in budgetary provision, and imposing of user charges for services provided. Female literacy in adjusting countries remains far behind men's. For instance, in 1992, in Arab countries female adult literacy was just 61%, in South Asia 55%, in Sub-Saharan Africa 66%, in least developed countries 57%, of male adult literacy (UNDP, 1995: 67-68). Besides this gender inequality in education, the cut in education budget and imposing of user charge have worsened the situation. For instance, in adjusting Zambia, education budget in 1992 accounted just for 9.1% of the total budget, while it was 13.4% in 1985. Similarly, in Zimbabwe, per capita spending on education fell by 1/3rd since the introduction of structural adjustment there in 1990 (Oxfam, 1995: 20). Further in The Philippines, education expenditure per capita in 1984 was below 30% of the 1979 level. Likewise, in Sri Lanka, too, education expenditure declined lead-

ing to non-repair of school buildings and non-provision of schoolbooks - adversely affecting poor children, especially girls who more often depend on public education. But, as an exception, public expenditure on education in Korea increased during 1979-84 (Cornia and Stewart, 1987: 118-22).

In many countries, fees were charged for primary and secondary schools that resulted into less attendance and high drop-out rates among girls. The primary, secondary and tertiary enrollment of girls have been dismal in developing countries as a whole - 71%, 40% and 11% respectively in 1990 (UNDP, 1995: 71). Increasing the burden of women as bread-winners have also affected their growing daughters who are bound to participate in domestic chores.

Health

The introduction of user charges and cut in budget had negative impact on health care of the poor people in general and women in particular. User charges were introduced or increased in many countries like Ghana, Guinea-Bissau, Niger, Nigeria, Swaziland, Tanzania, Zaire, Zambia and Zimbabwe. Though some countries had a provision for refund to low-income users, but due to cumbersome procedures they hardly got their claims. In The Philippines, real per capita expenditure on health declined during 1982-92; similarly, share of health spending in total budget also fell from 3.4% in early 1980's to 2% in 1990-93. Further, the expansion of the cost-recovery has undermined the access of the poor, especially the women to health care. In Zambia, too, the introduction of high user fee in the hospitals had an adverse effect not only on women's health but also on immunisation of children resulting into higher mortality rates. In Zimbabwe also new health charges led to a sharp decline in attendance in primary health care centres and in registration of women for ante-natal services. Consequently, the number of women dying in delivery doubled in Harare in two years after the introduction of adjustment programme and health spending declined by a third. It is interesting to note that the World Bank, realising its negative impact, withdrew its support for user fee in Zimbabwe (Oxfam, 1995: 19-20; UNDP, 1995: 40).

Similarly, in Zambia, during 1983-85 real per

capita expenditure on health fell by 16%. The consequence of shrinking of public health services is falling back on traditionally available community and family services - resulting into increase in women's burden. Even if other members of family are hospitalised, women have to go there to provide meals and care. Consequently there have been a closure of health facilities for budgetary reasons (Jamaica), reduced immunisation coverage and increase in hospital consultations for curative purposes (Sao Paulo, Brazil), and growing health costs for both private and public medical care (Philippines, Jamaica and Zimbabwe). In Ghana, sharp reduction in staffing and rising costs led to an 11% decline per year in health unit attendance during 1979-84; real government expenditure per capita in social sector declined in Brazil, Chile, Peru, Philippines, Ghana, and Jamaica while increased in Zimbabwe, Botswana, Sri Lanka, and South Korea (Cornia et al., 1987: 21-33).

Food and Nutrition

Under adjustment, the withdrawal of parastatal agencies from the agricultural sector and removal of subsidies resulted into a rise in farm-gate prices for inputs like seeds, fertilisers, pesticides and irrigation water. This led to increase in foodgrain prices. Further, the removal of food subsidy and devaluation compounded the problem to a great extent. Ultimately, the poor could not afford sufficient food - resulting into malnutrition and related diseases. Women and children have been the worst sufferers due to intra-household differentiation, especially on gender lines. In an analysis of 12 countries (1980-87) Basu and Stewart found that relative price of food increased in only three countries but in four cases data relate to a single town and do not reflect general conditions in those countries. However, they found a steep fall in real average and minimum non-agricultural wages in many Sub-Saharan African countries; eg. in Madagascar, real urban minimum wage declined by 75% during 1980-86 - thus unable to meet minimum needs. Similarly, in Tanzania, the abolition of maize-meal subsidy in 1984 led to the price escalation and consequently the purchasing power of the minimum wages fell during 1984-91. In Zambia, too, 40% of urban families earned less than

the minimum needs basket in 1984 and the cost of a basic food basket as a proportion of unskilled wages increased from 64% to 88% during 1980-88 (Basu and Stewart, 1995: 163-4). Likewise expenditure on food subsidy or supplementary feeding declined in Sri Lanka, Chile, Peru and Zimbabwe while increased in South Korea, Jamaica and Botswana; decline in food intake or availability occurred either on average or for bottom 20% to 40% of the population in Sri Lanka, Brazil, Peru, Philippines and Ghana (Cornia, et al., 1987: 21-33).

These facts of higher food prices and declining purchasing power have had adverse impact on calorie intake of the poor, particularly of women and children. During 1980-90 daily calorie supply per capita deteriorated in 21 out of 42 countries of Africa and among the adjusting countries half had lower nutritional levels during this period (Basu and Stewart, 1995: 165-66). Similarly, in Brazil it was found that high food prices and custom of unequal food distribution within the household compelled women to have insufficient food; consequently, the number of malnourished women is more than double the malnourished men. In a study of ten countries, except in South Korea and Zimbabwe, elsewhere malnutrition increased - in Ghana and Peru it was 50% and in other countries it ranged between 10 and 25 (Cornia et al, 1987: 21-33). Likewise in a village in Java (Indonesia), after the currency devaluation, the food costs rose and due to non-access to enough food a high percentage of women suffered from protein deficiency and anaemia. Further, in Jamaica, anaemia among women screened at ante-natal clinics increased from 23% to 43% during 1981-85, and it has a negative effect on their babies (Sparr, 1994: 27).

Another indicator of women's poor health is birth of low-weight babies. In a Lagos maternity hospital, more than 25% of babies delivered during January and June in 1988 were under-weight, i.e. less than 2 kg each. Similarly, UNICEF study in Nigeria found that 40% of babies are unhealthy at birth. Undoubtedly, the commonest reason of low-weight at birth is an under-fed and stressed mother (Mosse, 1993: 121).

CONCLUSION

As we have seen above, structural adjustment

programmes, introduced in different countries at different periods, have been attempts to "fix" the macro economy of the debtor countries by opening it to free market and removing the "distortions". Earlier public sector employment provided women better pay, social security and working conditions, though not in high proportion. Similarly, earlier they used to be benefited more from the subsidies in food, water, transport, education and health services. But due to a drastic cut in these facilities, and imposing of user charges, women have suffered the most as mothers, household managers, community actors and producers. Women are already deprived and poverty has been "feminised," yet structural adjustment programmes by neglecting the real issues have compounded it - adding insult to injury! It needs to be engendered. Further SAP has not taken into account the environmental factors and its more emphasis on production has led to ecological problems. Furthermore, specific adjustment policies should be formulated in view of specific conditions of different countries, not a general uniform policy for all countries of the Third World. Thus the SAPs considered as a panacea for the whole Third World's macro economic problems, have not helped not the poor in general and women in particular. Hence, in view of the fierce market competitiveness, the state has to play a role of an active facilitator in correcting market imperfections and provide credit, extension and social services to the poor in general and women in particular. This requires a different kind of structural adjustment with gender-equality, hence going beyond "getting the prices right," which is the motto of the present structural adjustment programme.

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