

Gender Exploitation: from Structural Adjustment Policies to Poverty Reduction Strategies

KHADIJA ALI

1. INTRODUCTION

The aim of this paper is to review the existing empirical research concerning women's exploitation as a result of policy measures imposed by the World Bank and the IMF, particularly under Structural Adjustment Policies (SAPs). The central argument here is that SAPs have not been successful in achieving their basic objectives of 'adjusting' the economies instead, these policies have created severe social problems for the human beings, particularly for the poor and middle-income groups, in the countries where they (SAPs) have been implemented [Beneria and Feldman (1992); Cornia, Jolly and Stewart (1987); Floro (1995); Messkoub (1996) Moser (1989)]. Among these groups, although all members have to mobilise their efforts to support households so as to cope with the economic crisis, women have to bear an unequal share of this burden [Agrawal (1992); Ali (2000); Beneria (1992, 1995); Cagatay (1995); Chant (1991); Elson (1991, 1992a); Feldman (1992); Floro (1995); Reilly and Gordon (1995); McFarren (1992); Moser (1992); Perez-Aleman (1992); Sahn and Haddad (1991); Safa and Antrobus (1992); Stewart (1992); Trip (1992)].

In response to the rejection of Structural Adjustment by the critics all over the world, Poverty Reduction Strategy have been introduced by the International Financial Institutions (IFIs). The basic concern of this paper is to explore whether policy-makers have learnt any lesson from past experience while adopting the new strategy of development. Do this strategy really presents a shift from the controversial structural adjustment policy of the past. To find out the answers of these questions, second section of the paper gives a brief background of Structural Adjustment and Poverty Reduction Policies. Third part explains whether new

Khadija Ali is Associate Professor and Director of Kashmir Institute of Economics, University of Azad Jammu and Kashmir, Muzaffarabad.

development strategy is really different from the old one or not. Gender exploitation, particularly under SAPs is reviewed in Section Four and Section Five discusses how gender issue has been dealt in Poverty Reduction Strategy Papers prepared by different countries so far. The last section concludes the discussion and presents the policy recommendations.

2. BACKGROUND

Structural Adjustment Policies

The term 'structural adjustment' as defined by World Bank (2001) is a set of policies directed by the IMF and the World Bank as primary conditions for re-scheduling the existing loans as well as granting further loans to debtor states of the Third World countries, especially after the oil price shocks of the 1970s and the world recession of the 1980s. These policies combine short-run stabilisation measures and longer-run adjustment measures, which are either applied sequentially or simultaneously or overlap each other. Structural Adjustment Policies (SAPs) are characterised by:

- an emphasis on economic growth;
- tight fiscal policies reducing the public budget deficit;
- tight monetary policies reducing the money supply;
- wage and price policy to control inflation
- wide-ranging privatisation and liberalisation;
- charging for basic services;
- withdrawal of the state from production and marketing; and
- exchange rate policies to reduce the balance-of-payments deficits.

The basic objectives of SAPs as presented by aid-giving agencies were to help the countries in economic crisis through the utilisation of their resources in the most efficient way, to restore the balance-of-payments equilibrium, and to revive growth rates under the policy packages of the World Bank and the IMF. But there is nothing new in this strategy. 'In a similar fashion those development policies that have failed in the past, SAPs were off the shelf, drafted in the north for those in the south, without taking into account social and cultural context, least of all the impact on different sectors of the population' [Woods (1995), p. 2]. Therefore, the results of this 'one-size-fits-all' approach, insensitive to countries' particular circumstances, have been far from beneficial to the social welfare and economic condition of developing countries and their people, as strongly criticised all over the world [Ali (1999); Beneria and Feldman (1992); Cornia, Jolly and Stewart (1987); Floro (1995); Marshall and Woodroffe (2001); Messkoub (1996); Moser (1989)]. According to critics, SAPs:

Poverty Reduction Strategy

In response to the worldwide criticism about the impacts of SAP on human beings, particularly with reference to poverty, the IFIs have recently changed their development strategy to redesign macro policies in the light of the objective of reducing poverty. Under the new strategy that was launched at the 1999 World Bank/IMF annual meetings, each country receiving loans from these institutions had to prepare a Poverty Reduction Strategy Papers (PRSP), which outlines each country's objectives with regard to poverty reduction and formulates the policies needed to achieve these goals. PRSPs are now a condition of most grants aid and concessional lending to the world's 78 poorest countries [Marshall and Woodroffe (2001)]. Until the beginning of the 2003, 20 countries had completed PRSPs and over 45 had produced Interim-Poverty Reduction Strategy Papers (I-PRSPs) [Zukerman and Garrett (2003)].

A review of policies presented in five countries,¹ Poverty Reduction Strategy Papers (PRSPs) and eleven countries,² Interim- Poverty Reduction Strategy Papers (I-PRSPs) by Marshall and Woodroffe (2001) shows that core policies across all countries are:

- economic Growth;
- macroeconomic stability;
- prudent monetary/fiscal/budgetary policies;
- structural reforms: both liberalisation and privatisation;
- development of, or enabling environment for, the private sector.

According to this review, the emphasis of all PRSPs and I-PRSPs is on achieving high economic growth rates and low inflation rates.

3. HOW PRSPs ARE DIFFERENT FROM SAPs

Looking at the policies framed in the macroeconomic models of SAPs and PRSPs/I-PRSPs, it seems that there is not much difference between the new and the old development strategies of the World Bank and the IMF. To accelerate economic growth through privatisation and liberalisation were the core of SAPs and now this is again at the centre of PRSPs and I-PRSPs. The weakest point of the new strategy is that it seems the lessons have not been learnt from the past experiences and again the general thrust of the macro economic policies is on achieving higher growth rates so that poverty can be reduced/eliminated supposedly through trickle down effect. While the worldwide experience of the past 30 years has rejected this kind of strategy by showing that increased growth rates did not help in ending up hunger and

¹Bolivia, Burkina Faso, Mauritania, Tanzania, Uganda.

²Benin, Central African Republic, Chad, Ethiopia, Guyana, Kenya, Madagascar, Mali, Malawi, Nicaragua, Zambia.

poverty because the 'trickle down' did not work [Zaidi (2003); Houghton (2000)]. It is because economic growth does not automatically result in better distribution of resources and the reduction of poverty nor is it necessarily sustainable, given its emphasis on full employment of the labour force within the existing global production system [Bradshaw (2002)].

There is no disagreement that the high growth rates are very important for the economic development for any country but this perspective has its flaws while linking it with poverty reduction under certain conditions. For instance, poverty reduction through growth is limited when income and asset inequality are high because under this condition growth is concentrated in a few groups, bypasses poor smallholders and micro entrepreneurs, and creates little employment for the unskilled [Addison and Cornia (2001)]. It is clear now that the Poverty Reduction Strategy (PRS) does not appear to have been successful in integrating macroeconomic issues and poverty issues more closely than in the past [Marshall and Woodroffe (2001)]. The main reason may be because the IMF continues to advise countries on macroeconomic direction, while the World Bank advises on the design and impact of poverty reduction strategies [IMF (2001) and Wood (2000)].

The above analysis puts a question mark by asking whether PRSPs will be really helpful to fight against poverty nevertheless these PRSPs now govern the lives of the millions of the world's people who live under extreme poverty and hunger and are deprived of their socio-economic rights.

4. GENDER EXPLOITATION

The basic objective of the models given above is to integrate all the economies of the world into one economy to make the world a real global village. This model of global village requires perfect competition at domestic as well as at international level within all countries for all of their resources whether physical or human. To make developing countries able to take part in this competition, the above market-based growth models require from these countries to achieve higher economic growth rates by using liberalisation, deregulation, privatisation, tight monetary and fiscal policies. These measures are to expose developing economies for the best utilisation of their resources domestically as well as internationally and to make them more market-oriented by reducing state intervention and liberalising all markets.

In this 'pure macroeconomic' agenda, the social impacts of the policy measures have rarely been taken into account. Hardly any attempt has been made to link micro units of the economies, particularly households, with their macro framework. The negative effects of these policy measures upon the lives of the millions, who can be affected directly or indirectly, have not been taken into serious consideration.

In the past, whenever people were given importance in any policy, it was assumed that targeting “people” was enough [Shivrenje (2002)]. Planners and policy-makers did not take into account the differential impact of government planning and policies on women and men separately. Although there is growing evidence that whenever there are economic crises, women have to bear an unequal share of this burden [Agrawal (1992); Ali (2000); Beneria (1992, 1995); Cagatay (1995); Chant (1991); Elson (1991, 1992a); Feldman (1992); Floro (1995); McFarren (1992); Moser (1992); Ofreneo and Acosta (2001); Perez-Aleman (1992); Reilly and Gorden (1995); Sahn and Haddad (1991); Safa and Antrobus (1992); Stewart (1992); Trip (1992)]. All of these studies agree that macroeconomic factors such as economic recession, the debt crisis, globalisation, structural adjustment, and stabilisation policies have impinged on the lives of poor, seriously affecting women who earn less, own less, control less, and work hardest. The impact of economic crises and restructuring have created further pressures on and obstacles for women more than men in terms of livelihood resources, living standards and conditions, and access to alternative labour or employment opportunities [Ofreneo and Acosta (2001)].

The market based pro-growth models affect women through the following policy measures on which these models are based on:

(i) Devaluation and Trade Liberalisation

Devaluation and trade liberalisation combined with the removal of subsidies, is intended to alter production incentives and encourage producers to increase the production of tradables by shifting resources from nontradables to tradables whose prices increase after policy reform. The extent to which resources can be shifted depends on the supply response of these resources.

Is the supply response of women as producers, traders, labourers, and farmers positive? Are they able to share the benefits of these measures proportionately? These are some of the fundamental doubts related to women’s share in development under today’s development policies. Because empirically, where higher economic returns are involved, it tends to be men who take over new opportunities [Coelho and Coffey (1996)]. Development in the agricultural sector, for instance, affects women particularly in the countries where they are heavily involved in this sector [Stewart (1992)]. These women are traditionally and socially concentrated in subsistence food producing activities, which is the non-traded sector of agricultural production. The supply response of women farmers to shift from the non-traded to the traded sector, depends on their mobility within these sectors, access to cash-crop land, credit, market inputs such as fertiliser and seeds, and services such as irrigation and extension.

In practice women are constrained to move from the non-traded to the traded sector because of the segregation of ‘women’s work’ and ‘men’s work’. Men are

considered to work for tradable sector such as cash crops, while women produce nontradables to provide food for households. A greater increase in the price of tradables increases the demand for women's labour and land for their husbands' cash crop, leaving less land and time for their own subsistence crops. In this way many women are required to work more in their own fields as well as in their husbands' fields but are not encouraged to transfer their labour from one activity to another [Elson (1992)]. This presents yet another constraint on women to devote enough time to their own farms to produce some marketable product. Because of the constraints women farmers can not compete with male farmers which results in an increase in men's relative income and power within the household as well [Coelho and Coffey (1996)].

In labour surplus economies the effects of trade liberalisation together with devaluation may increase the labour-intensive exports. This provides more job opportunities for women since they are usually concentrated in the production of labour-intensive exports. For example, in Chile, following the substantial trade liberalisation, firms laid off female workers first when business declined but they hired proportionately more female workers when business recovered [Fan, Melitz, and Severe (1996); Levinsohn (1999)]. Job reallocation rates were also more than twice as high for female workers as for male workers. Evidence from Chile and Colombia also indicates that firms' demand for female blue-collar workers is more elastic than for male blue-collar workers over recent periods of trade liberalisation [Fajnzylber (2000)].

The increasing demand for female labour in tradable manufacturing sectors in some parts of the world, such as Asia and the Caribbean, underlines the increased feminisation of the labour force associated with SAPs which has worsened the distribution of income, pulling women into the labour force to supplement the family income [Cagatay and Ozler (1995); Lim (1993); Standing (1989)]. Trade adjustment policies have provided the opportunity for employers to seek out the cheapest labour to compete in the global market. This process has been made possible by substituting women for men and by converting many forms of work into jobs traditionally performed by men [Howes and Singh (1995); Standing (1989)].

On the other hand, the supply response of large female labour reserves, which were ready to work on low wages, has also played an important role in the feminisation of labour [Lim (1993)]. As a consequence, in the Philippines, for example, women make up 80 percent of the workforce in the Export Processing Zones (EPZs) [Chant and McIlwaine (1994)].³ In Sri Lanka the figure is around 85 percent [Rosa (1989)]. The cost of this process begins with the destruction of alternative remunerative jobs for the women, and for their male earning members in the households [Elson (1992)]. This situation is followed by offering a new kind of 'women work' particularly for single, literate women, to earn higher wages than

³As cited by Duckworth (1995), p. 6.

those offered elsewhere, but with long hours of stressful work [Paul-Majumder and Begum (2000); Agrawal (1996); Elson (1992, 1995); Howes and Singh (1995)].

(ii) Cut in Public Expenditures

(a) *Cuts in Public Sector Employment and Real Wages*

Although the cut in real wages and the employment have affected both men and women, women's employment opportunities in some cases suffer the most while in others women find better off than men. For example, women's real wages fell by 15 percent during the period 1976 to 1984, while men's wages fell by just 11.4 percent [Frankle (1988)].⁴ Similarly in Sri Lanka and Taiwan, when employment of both men and women fell during the recession, the employment of women fell proportionately more [Stewart (1992)]. In addition, the rate of unemployment for women is usually higher than that of men. For instance, in 1984 unemployment in Jamaica reached 36.5 percent for women in 1984 as compared to 15.8 percent for men [Boyed (1987)]⁵ and in Barbados this was 15.1 percent for women and 13 percent for men in 1985 [Massiah (1988)].⁶ A sharp increase in unemployment among women was also found in Brazil and Chile [Brown (1995)]. In many countries, for example Malaysia and the Philippines, the early spurt in women's employment declined in the 1980s with thousands of young women losing their jobs [Brown (1995)].

On the other hand, in some countries the female participation rate in the labour force has tended to rise during the recession/stabilisation periods as women have tried to sustain their household incomes. For instance in Ecuador, the female participation rate increased from 40 percent in 1978 to 52 percent in 1988 and in the Philippines this rate rose from 60 to 64 percent during 1982-84 [Mosers (1992)]. Rising participation rates were also noted in Jamaica, in Costa Rica, in Chile and Uruguay in the late 1970s and early 1980s [Berger (1988)].⁷ SAPs also played a very important role in increasing the female labour force in the Newly Industrialised Countries [Lim (1993)]. On average in developing countries, the female labour force has been growing twice as fast as male labour, particularly in export-oriented manufacturing sectors [Cunningham and Reed (1995)]. But where an increase in female labour participation has been shown, it was concentrated in the informal sector [Beneria (1992); Stewart (1992)]. This employment in the informal sector grows as a proportion of total employment and reduces the average earnings of female labour. The expansion of low paid jobs in the informal sector, mostly resulting from Structural Adjustment Policies, can be explained by the various world wide macro-economic trends—including deregulation, privatisation, and the search

⁴Cited in Stewart (1992), p. 26.

⁵Cited in Stewart (1992), p. 26.

⁶Cited in Stewart (1992), p. 26.

⁷As quoted by Stewart (1992), p. 27.

for lower labour costs—which according to Standing (1989) have led to the wide spread ‘informalisation’ of many sectors of the adjusted economies. In this way, *Labour market deregulation and privatisation of public sector activities are tending to erode distinctions between the ‘formal sector’ and the ‘informal sector’, as many jobs in the ‘formal sector’ are being made more ‘flexible’—which frequently means loss of job security, loss of rights to sick pay, pensions, redundancy compensation, and maternity leave, and increasing intensity of work as job boundaries and the technical division of labour are altered* [Elson (1992), p. 62].

(b) Price Deregulation

(i) Increase in Food Price

Price deregulation policy affected women’s quality of life by the following ways:

The removal of subsidies plays a very important role in increasing prices of consumer goods. It is evident from most of the countries for which data is available, that food price indices rose significantly faster than the overall consumer price index during the adjustment period [Cornia, *et al.* (1987)]. The rise in food prices combined with a complete freeze or decline in wages, results in a sharp fall in real household income [Elson (1992); Moser (1992); Stewart (1992)].

The net effect of an increase in food price has been found in a fall in the level of nutrition as a result of substituting cheap sources of calories for expensive ones and a reduction of protein intakes for the whole household [Cornia, *et al.* (1987); Elson (1992); Palmer (1992); Stewart (1992) and Moser (1992)]. Within the households, especially the poorest ones, the distribution of food and resources is often unequal [Duckworth (1995)]. Female family members are most likely to be affected by a decline in food consumption because preference is given to male wage earners [Cornia (1987)]. Since mothers are not able to buy enough food of the right type to feed the whole family, priority is given to adult males, especially in South Asian countries [Elson (1992)]. UNICEF studies also reveal a widespread deterioration in the nutritional status of children and pregnant or lactating mothers in both rural and urban areas of the countries with IMF stabilisation and World Bank structural adjustment programmes [Cornia, *et al.* (1987)].

(ii) Reduction in or Imposition of Charges on Social Services

The deterioration in publicly-provided social services, especially health and education, is likely to hit women harder than men because household investment in women’s and girls’ education and nutrition appears to be more sensitive to policy-induced income shocks and price changes than similar investment in men and boys [World Bank (2001)].

Taking the example of cuts in health sector, evidence shows that women and children have been the most vulnerable groups affected by the governments' budget cuts. For example, in Tanzania, the mortality of children under 5 has increased since 1980 from 193 per thousand to 309 in 1987 [Pearson (1992)]. In Sub-Saharan countries, maternal mortality in 1989 was the highest in the world [Michel (1995)]. Maternal deaths have been increasing at an alarming rate due to deterioration in the health services. Similarly in early 1988, 71 mothers died in the Muhumbili Medical Centre (Tanzania) during the first 13 weeks of January, compared with 65-70 deaths recorded annually in the previous years [Meena (1991)]. In Zimbabwe, maternal mortality rose from 90 per 100,000 live births in 1990 to 168 per 100,000 in 1993, after the World Bank introduced medical 'user fees' [Cunningham and Reed (1995)]. The main reason of this loss of the women's lives, as shown by different studies, is that when households have to spend money for medical care which is difficult to afford, it is more likely to be spent on the men and boys, than on women and girls [Duckworth (1995)]. This is despite the fact that women need greater health care than other family members because of their heavy workload, on which the whole household depends.

Reduction in public expenditure on education and an increase in the educational costs resulting from charging a fee, may have affected girls' education more adversely than boys'. This is because boys generally receive priority when a household is under financial crisis and a choice must be made to send either a girl or boy to school [Duckworth (1995); Mehra (1991)].

This situation is most evident in African rural areas, for example, in Tanzania, where people began to educate only the male children, thus renewing the colonialist tradition of giving the girls fewer educational opportunities [Meena (1991)]. In 1990, just 20 percent of girls of appropriate age were enrolled in primary schools in Niger compared to 38 percent of boys. In Senegal, primary school enrolment among girls was 49 percent as compared to 71 percent of boys [World Bank (1990)].⁸ All this shows that poor women have become worse off both for health and education facilities.

(iii) Cuts in Public Expenditure and Women's Workload

Cuts in public expenditures through cuts in social services provided by the state have also worsened the quality of life of women by increasing their workload. These services are assumed to be accommodated by households by reshuffling their expenses and by providing some of them at home. But policy-makers ignore the time spent on the strategies adopted by members of the households, particularly by women, to adapt to this increasing cost on their household budgets by earning income, and at the same time, by producing non-market goods and services at home

⁸As quoted by Mehra (1991), p. 1444.

[Floro (1995)]. On that account, it is women's time and the intensification of their work, which allows many households to be able to maintain their consumption level and to cope with changing economic conditions. They have to take the responsibility for the allocation of limited resources, as a result of cutbacks in consumption subsidies and the existing basic services provided by the state, to ensure the survival of their households [Moser (1992)].

Otherwise women have to involve themselves in income-generating activities to supplement their household budgets [Ali (2000b); Moser (1992); Chant (1991); Lim (1993); Standing (1989); Stewart (1992); Zack-Williams (1992)]. But women's participation in the labour market to support their household budgets does not mean any reduction in their domestic role because: '...whenever someone has to assume someone else's role, it is the women who automatically assume men's roles and not vice versa' [Lado (1992), p. 791]. 'Instead, what has happened is the normalisation of the double day; women with family responsibilities are assumed to be able, willing, and even obliged to take paid work' [Glazer (1980), p. 257]. In this way the new burden on women resulted from the shift of costs from the state to the women [Afshar and Dennis (1992); Ali (2000a); Cagatay, Elson, and Grown (1995); Coelho and Coffey (1996); Duckworth (1995); Elson (1992); Floro (1995); Gleiser (1993); Idemudia (1991); Moser (1992); Palmer (1995); Woods (1995)]. But 'women's labour is not elastic...a breaking point may be reached when women's capacity to produce and maintain human resources may collapse' [Elson (1989), p. 57].

The above discussion raises the question of how successful can be any policy if that operates at the cost of longer and harder working days for women by stretching their labour both within the market and the household? Are policy-makers waiting for the time when women's capacity to sustain an ever-increasing burden reaches its limit? Will this process of adjustment continue until the women are no longer able to work, or the household food security and welfare are at risk?

(iii) *Efficient Utilisation of Resources*

The paradigm of development of a free market system where economic efficiency can be improved by competing market forces depends on the following assumptions:

- Perfect mobility of resources.
- Equal job opportunity for labour.

In the context of gender, are these assumptions applicable to female labour as one of the most important resources of economic development? To investigate the answer to this question, the following section analyses the above propositions one by one.

(i) Perfect Resource Mobility

Among the resources needed for the development of any economy, capital is the most mobile resource, domestically as well as internationally. Human resources, on the other hand, face many immigration controls to cross one boundary to another to take part in the global market. Among all human resources, women are in the worst position. In many countries they are not allowed to move within the country from village to town or from one town to another. Social and cultural constraints are the origin of immobility among women [Palmer (1995)]. Even in the case of the highly qualified and well trained, this 'human capital' in many societies is wasted because of traditions. If there are no social and cultural restrictions on women's mobility, their domestic responsibilities in household reproductive activities do not allow them to move outside their homes, especially for a long time. Women who are willing to work and use their abilities on a competitive basis in the labour market are the victims of 'sectoral immobility' and 'occupational immobility'. This kind of immobility is because of the social norms about 'men's work' and 'women's work', which exist in all societies, including the west, although differing in the rigidities and flexibilities of their norms [Coelho (1996)].

(ii) Equal Job Opportunities

The second premise of the model of a perfectly competitive market is access to the job market without sex-discrimination, which enables labour to compete on equal terms for available jobs. But this model ignores the gender-based segregation in the labour market which exists in all countries of the world and does not appear to decrease, even when women's possession of human capital approaches that of men [England (1992); Jacobs (1989); Momsen (1991); Peterson (1989)]. Therefore, it is the labour market segmentation by sex rather than the differences in human capital or their reproductive roles which put women at a disadvantage in competition for many jobs [Bergman (1989); Cohen and House (1993); Fuchs (1989)]. In this way the differences in earning are rooted in a consistent bias against women.⁹

Occupational segregation can be found in all sectors of economic activity. For example, manufacturing is commonly divided among 'feminised' industries where, women are confined to a limited range of industries such as electronics, textile, garments, food processing, footwear, chemicals, and rubber and plastic products [Cagatay and Beric (1990); Heyzer (1989); Lim (1993); Momsen (1991); Standing (1989)]. Within these industries, women have been given menial 'dead end' jobs that are ill paid and repetitive in nature and have poor career prospects [Heyzer (1989); United Nations (1989)]. Higher-paid and higher-skilled industries

⁹According to Cohen and House (1993) seventy-three percent of the differences in earnings would disappear in Khartoum, Sudan, if women enjoyed the same occupational distribution as men.

are dominated by men, where very few women are employed [Heyzer (1989)]. Thus, women are severely under-represented in the high-level managerial and supervisory positions but over-represented in the lower end of the occupational ladder [Lim (1993)].

In the service sector, gender stereotyping of work continues to confine women's participation to 'female' activities in education, health, and social services, where teaching and nursing are seen as extensions of women's nurturing role into the public domain [Lim (1993); Momsen (1991)] and thus tend to be devalued [Momsen (1991)]. While in the informal sector, women work as petty traders and domestic workers in the services sector which, are the worst paid jobs, normally due to the concentration of female labour in these two activities [Joekes (1987),¹⁰ p. 109; Ali (1999)].

Occupational segregation is also reinforced by the social, cultural, religious patterns of a society, and discriminatory demand for labour on the basis of gender, especially in the developing countries [Mazumdar (1989)]. Thus occupational segregation and women's lack of mobility suggest that the increasing size of female labour force has created an oversupply of female candidates for the limited female dominated occupations which ultimately has pressed their wages down.

The above analysis explains there are distortions in the labour market as women who are confined to unpaid family labour, do not have equal job opportunities because of gender and occupational segregation, and are unable to move freely between employers to produce the best return for the highest pay.

The World Bank and IMF are trying to liberalise all markets in developing countries by removing the distortions, which misallocate resources in both the factor and product market. Removing these distortions, it is assumed, will help to improve the economic efficiency of developing economies in the long run. But how is it possible when a market is still facing distortions with half of this factor still being utilised in 'economically inefficient' way? In fact policy-makers know that this is not the case. This factor is utilising all of its energies to help develop the households and its economy, directly or indirectly, without any economic reward, which is estimated to be of the order of £6.8 trillion for women's paid and unpaid work [UNDP (1995)].

5. POVERTY REDUCTION STRATEGY IN THE GENDER PERSPECTIVE: HAS ANY LESSON BEEN LEARNT FROM PAST EXPERIENCES?

More than a quarter of a century since the UN declaration of International Women's Year in 1975 and more than two decades of adoption of the Structural Adjustment Programmes in the developing world, the World Bank policy research

¹⁰As cited by Lim (1993), p. 182.

report (2001) finds no explicit change in any region where women and men have equal social, economic, and legal rights [World Bank (2001)].

Critical feminist groups in Africa, Asia and Latin America were among the first to challenge Structural Adjustment policies, and to recognise their neo-colonial nature [Mbilinyi (2001)]. It was in the Nairobi World Women's Conference in 1985 that DAWN (Development Alternatives for Women Network) organised a workshop to challenge the process of SAP. A large number of delegates from all over the underdeveloped world participated in this workshop. At this forum the undemocratic way in which SAP was being imposed on indebted countries was underlined, with emphasis on the non-participation of grassroots poor people, particularly women;

It was also recognised world-wide that by imposing their own manifest, the International Financial Institutions, through SAPs have intensified the plight of the chronically poor and, to some extent, pushed people who were on the margin of subsistence below the poverty line thereby creating the 'new poor'. For example, in Latin American countries the "new poor" have been added to the "structural poor" of the past [Beneria (1995)].

To dispel criticisms of their Structural Adjustment Lending, the IMF and the World Bank have now introduced a new development strategy with the name of Poverty Reduction strategy by redesigning macro policies in the light of the objectives of reducing poverty. Now the question is where women, who constitute 70 percent of the world's 1.3 billion living in poverty [UN Development Report (1995)] and suffer disproportionately from the austere measures of SAP, stand in this agenda of poverty reduction.

Poverty reduction as one of the key development issues was identified by the United Nations and then undertaken at the World Summit (WSSD) on Social Development held in March 1995 in Copenhagen. Like the other UN conferences, the WSSD acknowledged gender as a theme that cuts across development issues such as poverty [Oferneo and Acosta (2001)]. The fourth World Conference on Women held in Beijing also included poverty as one of its "Critical Areas of Concern", asking governments to engage the full and equal participation of women in the review of macroeconomic and social policies towards women's advancement [Oferneo and Acosta (2001)]. United Nations Development Programme in its Poverty Report 2000 has also stressed the weak links of anti-poverty plans to macroeconomic redistribution, debt reduction, gender and environmental policies and declared that these links have strengthened if human poverty is to be overcome [UNDP (2000)].

To overcome human poverty, apparently Poverty Reduction Strategy has a greater focus on poverty reduction, yet different reviews and reports about various PRSPs and I-PRSPs prepared by different countries so far provide a gloomy picture as far as the issue of gender is concerned. A comparison of 2002 and earlier PRSPs indicates that progress is being made toward engendering content but that there is still a long way to go before PRSPs thoroughly integrate gender issues [Zukerman

(2002, 2002a)]. In a Briefing Paper (2002) from German Development Institute it is described that no success has been made so far to integrate a gender-specific perspective into the macroeconomic framework of Poverty Reduction Strategy. For example engendering growth was one of the five basic policy objectives of Pakistan's I-PRSP, it did not acknowledge the gender dimensions of poverty. It was deficient in addressing gender concerns at all levels, especially for macro economic policies as well as for sectoral policies other than education, health and population [Ahmed (2003)]. Most of the PRSPs have a weak track record on identifying and addressing gender inequalities [Zukerman and Garrett (2003)].

A survey of PRSPs and I-PRSPs of 16 different countries¹¹ by Marshall, Woodroffe and Kjell (2001), shows that gender is obviously mentioned in most of the PRSPs and I-PRSPs but only two countries' i.e. Kenya and Ethiopia have analysed gender related matters in an appropriate way. In general, according to the survey, there are very few proposals to address the poverty consequences of gender inequalities directly, although a few strategies talk of assistance for girl students with school fees, access for mothers to health services or access for women to micro-credit.

A new review by Gender Action of 13¹² Poverty Reduction Strategy Papers (PRSPs) written by Zukerman and Garrett in 2003 finds that 3 PRSPs [Malawi, Rwanda, and Zambia] address gender issues commendably if not completely. Even these three best engendered PRSPs do not thoroughly mainstream gender, but they are more gender sensitive than are the other 10 PRSPs. Eight PRSPs have simply applied an outdated Women in Development approach, defining gender issues as reproductive health, girls' education and a few other issues that vary by country. The remaining two PRSPs almost ignore gender issue. Only two PRSPs [Malawi, Rwanda] promote women's rights. No PRSP engendered measures like trade liberalisation and privatisation. Most PRSPs state women are included in their participatory consultations but none break down the numbers of men and women consulted. Only a few PRSPs data are sex-disaggregated.

According to Mbilinyi (2001), feminist organisations have pointed out that the PRSPs are gender-blind and promote gender inequality and the impoverishment of women more than men. No specific measures have been taken to challenge male dominant systems in production and reproduction. Most of the Poverty reduction measures have not taken into account many of the key priorities of women, such as the urgent need for improvement in maternal health services; support for food production and marketing within the country; and eradication of

¹¹See foot notes 1 and 2.

¹²Albania, Ethiopia, Gambia, Guinea, Guyana, Malawi, Niger, Rwanda, Senegal, Tajikistan, Vietnam, Yemen, Zambia.

gender discriminatory practices within the social services and economic infrastructure. Most importantly, women have remained marginalised within the decision-making process of PRSPs at government and civil society level, especially grassroots poor women.

6. CONCLUSION AND POLICY RECOMMENDATIONS

This paper has provided an overview and assessment about the gender exploitation resulting from certain policy packages imposed by the World Bank and IMF to provide loans for helping the economies in crises.

The analysis given in the paper shows that in many cases the lesson has not been learnt from the past experiences while adopting the new development strategy. The most important message from the critics of the past development paradigm is that the new development strategy must be engendered because research compellingly correlates greater gender equality with more equal human rights for men and women, and greater poverty reduction and economic growth [World Bank (2001)]. It is therefore, suggested in the paper that Poverty Reduction Strategy Papers must be engendered by taking the following action urgently if the objective is really to tackle the problem of poverty:

Analyse from a gender perspective, policies and programmes—including those related to macroeconomic stability, structural adjustment, external debt problems, taxation, investments, employment, markets and all relevant sectors of the economy—with respect to their impact on poverty, on inequality and particularly on women; assess their impact on family well-being and conditions and adjust them, as appropriate, to promote more equitable distribution of productive assets, wealth, opportunities, income and services [Beijing Platform for Action (1995), p. 40].¹³

Beyond PRSPs, gender equality must be promoted in implementing PRSP agendas. For that purpose, World Bank Poverty Reduction Support Credits (PRSCs)—a new name for Structural Adjustment Loans SALs in the new PRSP framework; International Monetary Fund Poverty Reduction and Growth Facilities (PRGFs) and Enhanced Structural Adjustment Facility (ESAF), all three lending instruments, must be engendered. All development projects in all sectors including agriculture, health, water, etc., must mainstream gender to promote women's rights and achieve poverty reduction goal.

This goal can be achieved by fully incorporating the interests and concerns of women in the PRSPs by taking the measures that can positively affect all important roles of women i.e. productive, reproductive and community management.

- (1) To incorporate women's productive role in the mainstream development projects and programmes, it is very important to identify gender roles first and then make the programmes/policies that must have a positive effect on women's access to:

¹³As mentioned in Afreneo and Acosta (2001).

- land, particularly rural land for food crops for household and market consumption and urban land for housing, particularly the poor female-headed households;
 - full personal control and rights for land;
 - credit and other services, micro finance institutional support, boosting agricultural incomes, and increasing loans for agriculture.
 - education, skills, training and information, that can be had by providing targeted subsidies, including
 - (a) grants, stipends, fellowships, vouchers for tuition and other costs, and
 - (b) subsidising girls' schools or girls' places in schools;
 - opportunities for paid employment or other income-earning activities, particularly when women's existing sources of income are destroyed or reduced;
 - credit, particularly where women are not able to arrange any formal collateral by allowing substitutes for traditional collateral requirements, simplifying procedures, reducing travel distances;
 - control over loans and full utilisation of credit;
 - non-governmental organisations or private sector that are provided by direct or indirect state (or donor) support to promote female access to financial intermediation;
 - job retraining programmes that account for gender differences in education, skills, and placement in labour force;
 - training programmes other than gender stereotypes (e.g., sewing and food processing for women, electronics and auto mechanics for men);
 - develop skills/marketing training packages (especially for agriculture) linked to micro-credit schemes;
 - gender sensitive safety nets and support systems;
 - labour legislation to protect the rights of workers particularly related to wages and conditions of work both in formal and the informal sectors;
 - social security cover for health, maternity disability and retirement benefits to women in the informal sector; and
 - income tax rebates to women entrepreneurs, single earners, women-headed households, supplementary income earners and all people with disabilities.
- (2) While incorporating reproductive roles, women will be positively affected only if they have easy access to:
- items of household consumption such as fire wood or water' by investing in water, power, and transportation infrastructure, particularly in rural areas;

- basic package of reproductive health services, including family planning inputs;
 - daycare for children by providing subsidies for out-of-home care, including vouchers and capitation grants to early childhood development and other childcare facilities;
 - maternity benefits for women, including paid postnatal leave, protection against dismissal during the leave, and paid nursing breaks (the paid maternity leave can be financed through general tax revenues or social security administration as in Costa Rica, or the cost of maternity leave can be spread more equitably across female and male workers and firms by using insurance and other mechanisms, as in the United States);
 - social assistance to widows and elderly women who are not eligible for pension benefits;
 - legal rights, including protection against gender related violence;
 - food of adequate nutritional levels; and
 - labour-saving technology for household work.
- (3) Women's role in regard to community management can be positively affected if they have access to:
- decision-making at community level, by increasing female participation and consultation with women's organisations in the design of government intervention,
 - income, particularly where the project relies on their voluntary labour,
 - partnership between government and civil society that promote gender awareness in public spending and strengthen women's voice in policy-making;
 - local audits of governments programme implementation.

To mainstream gender in all kinds of development projects while taking all the roles of women, as discussed above, into account, it is very important to pay more attention to such participatory mechanisms that would allow for the strong representation and voice of poor, marginal women, and the processes to enhance the accountability of concerned government and non-government organisations.

Aside from involving the grassroots poor women in the decision-making process of PRSPs at the government and civil society level, gender sensitivity training is needed for executives, planners, and programme implementers—to know and employ the theory and methodology of gender-responsive planning and administration.

But it is only with gender-specific data that gender-aware planning, implementation, and evaluation is possible. For that purpose an intensified collection

of gender-specific data is required that can have a gender perspective on projects at micro as well as at macro level. Without systematically gender-disaggregated data on income and other welfare measures an empirical and gender-based assessment of poverty trends and incidence are almost impossible.

Therefore, it is very important to *engender* the process and methods of data collection in a phased manner, and selectively to produce key indicators on gender dimensions of poverty, as well as sector-wise monitoring indicators. It is also important to ensure that collection of data by all sectoral ministries is disaggregated by sex, age, and socio-economic groups.

REFERENCES

- Adison, T., and G. A. Cornia (2001) Income Distribution Policies for Faster Poverty Reduction. WIDER, United Nations University. (Discussion Paper No. 2001/93.)
- Afshar, H., and C. Dennis (1992) Women, Recession and Adjustment in Third World: Some Introductory Remarks. In H. Afshar and C. Dennis (eds.) *Women and Adjustment Policies in the Third World*. Hong Kong: Macmillan Academic and Professional Ltd.
- Agrawal, B. (1992) Gender Relations and Food Security: Coping with Seasonality, Drought, and Famine in South Asia. In L. Beneria and S. Feldman (eds.) *Unequal Burden: Economic Crises, Persistent Poverty, and Women's Work*. Oxford: Westview Press.
- Agrawal, N. (1996) The Benefits of Growth for Indonesian Workers. World Bank, Development Research Group, Washington, D. C. (Policy Research Working Paper 1637.)
- Ahmad, N. (2003) Mainstreaming Gender in the PRSP: Summary of Report. Unpublished.
- Ali, K. (1999) Structural Adjustment Policies and Household Budgets. *The Kashmir Economic Review* 7:1.
- Ali, K. (2000) Structural Adjustment Policies and Household Coping Strategies. *South Asian Studies* 15:1&2.
- Ali, K. (2000a) Balancing Budgets on Women's Back: A Case Study of Pakistan Urban Working Women. *Pakistan Economic and Social Review* 38:1.
- Ali, K. (2000b) Structural Adjustment Policies and Women in the Labour Market: Urban Working Women in Pakistan. *Third World Planning Review* 22:1.
- Beneria, L. (1992) The Mexican Debt Crisis: Restructuring the Economy and the Household. In L. Beneria and S. Feldman (eds.) *Unequal Burden: Economic Crises, Persistent Poverty, and Women's Work*. Westview Press Oxford.
- Beneria, L. (1992a) Accounting for Women's Work: The Progress of Two Decades. *World Development* 20:11.
- Beneria, L. (1995) Toward a Greater Integration of Gender in Economics. *World Development* 23:11.

- Beneria, L., and S. Feldman (eds.) (1992) *Unequal Burden: Economic Crises, Persistent Poverty, and Women's Work*. Westview Press Oxford.
- Beneria, L., and M. Roldan (1987) *The Cross-roads of Class and Gender: Industrial Homework, Subcontracting and Household Dynamics in Mexico City*. Chicago: The University of Chicago Press.
- Bergman, B. R. (1989) Does the Market for Women's Labour Need Fixing? *Journal of Economic Perspectives* 3:1.
- Bradshaw, S. (2002) Poverty: An Analysis from the Gender Perspective. Catholic Institute for International Relations. Global Policy Forum-Social and Economic Page.
- Brown, E. D. (1995) India: Women and The International Monetary Fund. Open letter to Dr. Monmohan, Singh, Finance Minister. *IMF: WB Str. Adjustment, 1995* <http://www.stile.lut.ac.uk/~gyedb/STILE/Email0002090/ml1.html>.
- Cagatay, N., and G. Beric (1990) Transition to Export-Led Growth in Turkey: Is There a Feminisation of Employment? *Review of Radical Political Economics* 122:1.
- Cagatay, N., D. Elson, and C. Grown (1995) Introduction. *World Development* 23:11.
- Cagatay, N., and S. Ozler (1995) Feminisation of the Labour Force: The Effects of Long Term Development and Structural Adjustment. *World Development* 23:11.
- Chant, S. (1991) *Women and Survival in Mexican Cities: Perspectives on Gender, Labour Markets and Low-income Households*. Manchester and New York: Manchester University Press.
- Coelho, K., and M. Coffey (1996) Gender Impacts on Policy' Extracted from Reversing the Flow-toward Gender-oriented Information Systems in Agriculture. *SD DIMENSIONS (Sustainable Development Dimensions)* (FAO, March 1996) <http://.Fao.org.WAICENT/faoinfo/sustdev/WPdirect/WPan0007.htm>
- Cohen, B., and W. J. House (1993) Women's Urban Labour Market Status in Developing Countries: How Well do They Fare in Khartoum, Sudan. *The Journal of Development Studies* 29:3.
- Cornia, G. A. (1987) An Overview of the Alternative Approach. In G. Cornia, R. Jolly, and F. Stewart (eds.) *Adjustment with a Human Face* Vol. 1. Protecting the Vulnerable and Promoting Growth. Oxford: Granden Press.
- Cornia, G., R. Jolly, and F. Stewart (eds.) (1987) *Adjustment with a Human Face*. Vol.1. Protecting the Vulnerable and Promoting Growth, Granden Press, Oxford.
- Cunningham, S., and B. Reed (1995) Balancing Budgets on Women's Backs: The World Bank and the 104th U.S. Congress. *Dollars and Sense* 202, Nov/Dec Sommerville, MA. Economic Affairs Bureau.
- Duckworth, B. (1995) The Invisible Women: How Free Market Reforms Increase the Burden of Poverty on Women. A Report for the UN Conference on Women, Beijing. Christian Aid. http://www.oneworld.org/christian_aid/caid_invisible.html.

- Elson, D. (1995) Gender Awareness in Modelling Structural Adjustment. *World Development* 25:11.
- Elson, D. (1989) The Impact of Structural Adjustment on Women: Concepts and Issues. In O. Bade (eds.) *The IMF, The World Bank and The African Debt*. Vol. 2. London: The Social and Political Impact, Zed Book Ltd.
- Elson, D. (1991) Male Bias in Macro Economics: The case of Structural Adjustment. In D. Elson (eds.) *Male Bias in the Development Process*. Manchester: Manchester University Press.
- Elson, D. (1992) Male Bias in Structural Adjustment. In H. Afshar and C. Dennis (eds.) *Women and Adjustment Policies in the Third World*. Hong Kong: Macmillan Academic and Professional Ltd.
- Elson, D. (1992a) From Survival Strategies to Transformation Strategies: Women's Needs and Structural Adjustment. In L. Beneria, and S. Feldman (eds.) *Unequal Burden: Economic Crises, Persistent Poverty, and Women's Work*. Oxford: Westview Press.
- England, P. (1992) *Comparable Worth: Theories and Evidence*. New York: Aldine de Gruyter.
- Fajnzylber, P. (2000) A Note on Gender and Labour Demand in Colombia and Chile. Universidade Federal de Minas Gerais, Belo Horizonte, Brazil.
- Fan, W., M. Melitz and C. Severe (1996) *Firm Heterogeneity Across Worker Gender and Skill Level: Evidence from Trade Liberalisation in Chile*. An Arbor: University of Michigan, Department of Economics.
- Feldman, S. (1992) Crisis, Poverty, and Gender Inequality: Current Themes and Issues. In L. Beneria and S. Feldman (eds.) *Unequal Burden: Economic Crises, Persistent Poverty, and Women's Work*. Oxford: Westview Press.
- Floro, M (1995) Economic Restructuring, Gender and the Allocation of Time. *World Development* 23:11.
- Fuchs, V. R. (1989) Women's Quest for Economic Equality. *Journal of Economic Perspectives* 3:1.
- Giesler, G. (1993) Silence Speak Louder Than Claims: Gender, Household, and Agricultural Development in South Africa. *World Development* 21:12.
- Glazer, N. (1980) Everyone Needs Three Hands: Doing Unpaid And Paid Work. In S. F. Berk (eds.) *Women and Household Labour*. London: Sage Publication.
- Heyzer, N. (1989) Asian Women Wage-earners: Their Situation and Possibilities for Donor Intervention. *World Development* 17:7.
- Houghton, I. (2000) *Is There a Difference between PFP and PRSP? Kenya: Action Aid*.
- Howes, C., and A. Singh (1995) Long-term Trends in the World Economy: The Gender Dimension. *World Development* 23:11.

- Idemudia, P. (1993) Rural Women's Quality of Life Under Structural Adjustment Policy and Programmes: A Nigerian Case Study. Unpublished Ph.D. Thesis. University of Toronto, Canada.
- Idemudia, E. P. (1991) The Impact of Structural Adjustment Programmes on Women and Their Households in Bendel and Ogaun States, Nigeria. In C. Gladwin (eds.) *Structural Adjustment and African Women Farmers*. Gainesville: University of Florida Press.
- International Monetary Fund (2001) Progress Report on the Heavily Indebted Poor Countries Initiative and Poverty Reduction Strategy Papers Programme and Work Priorities for 2001 Bank-Fund Joint Implementation Committee.
- Jacobs, J. A. (1989) *Revolving Doors: Sex Segregation and Women's Care*. Stanford: Stanford University Press.
- Lado, C. (1992) Female Labour Participation in Agricultural Production and the Implications for Nutrition and Health in Rural Africa. *Social Science and Medicine* 34:7.
- Levinsohn, J. (1999) Employment Responses to International Liberalisation in Chile. *Journal of International Economics* 47:2, 321-44.
- Lim, L. (1993) The Feminisation of Labour in the Asia-Pacific Rim Countries: From Contributing to Economic Dynamism to Bearing the Brunt of Structural Adjustment. In N. Ogawa; G. Jones, and J. Williamson (eds.) *Human Resource in Development along the Asia-Pacific Rim*. Oxford/New York: Oxford University Press.
- Marshall, A., J. Woodroffe, and P. Kjell (2001) Policies to Roll-back the State and Privatise? Poverty Reduction Strategy Papers Investigated. United Nations University. (Discussion Paper No. 2001/120.)
- Mbilinyi, M. (2001) Discussion: PRSP from A Gender Perspective. www.aidc.org.za/sapsn/discussion/genderperspective.html.
- McFarren, W. (1992) The Politics of Bolivia's Economic Crisis: Survival Strategies of Displaced Tin-Mining Household. In L. Beneria and S. Feldman (eds.) *Unequal Burden: Economic Crises, Persistent Poverty, and Women's Work*. Oxford: Westview Press.
- Meena, R. (1991) The Impact of Structural Adjustment Programmes on Rural Women in Tanzania. In C. Gladwin (eds.) *Structural Adjustment, and African Women Farmers*. Gainesville: University of Florida.
- Mehra, R. (1991) Can Structural Adjustment Work For Women Farmers. *American Journal of Agricultural Economics* 73:5.
- Messkoub, M (1996) The Social Impact of Adjustment on Tanzania in the 1980s: Economic Crisis and Household Survival Strategies. *International Journal of African Studies, IJAS* No. 1 April. <http://www.brad.ac.uk/research.ijas.tazadj2.htm>
- Michel, A. (1995) African Women, Development and the North-South Relationship. In M. D. Costa and G. F. D. Costa, *Paying the Price: Women and the Politics of International Economic Strategy*. London: Zed Books.

- Momsen, J. H. (1991) *Women and Development in the Third World*. London: Routledge.
- Moser, C. (1989) The Impact of Recession and Adjustment at the Micro Level: Low Income Women and their Households. In Guayaquil, Ecuador, *The Invisible Adjustment: Poor Women and the Economic Crisis*. New York: UNICEF.
- Moser, C. (1992) Adjustment from Below: Low-Income Women, Time and the Triple Role in Guayaquil, Ecuador. In H. Afshar, and C. Dennis (eds.) *Women and Adjustment Policies in the Third World*. London: Macmillan Academic and Professional Ltd.
- Ofreneo, R. P., and M. L. Acosta (2001) Integrating Gender Concerns in Anti-Poverty Reduction Strategies. www.aer.pb/projects/poverty/pdf/gender/pdf
- Palmer, I. (1992) Gender Equity and Economic Efficiency in Adjustment Process. In H. Afshar and C. Dennis (Eds.) *Women and Adjustment Policies in the Third World*. Hong Kong: Macmillan Academic and Professional Ltd.
- Palmer, I. (1995) Public Finance from a Gender Perspective. *World Development* 23:11.
- Paul-Majumdar, P., and A. Begum (2000) The Gender Imbalances in Export Oriented Industries: A Case of the Ready Made Garment Industry of Bangladesh. Background Paper for Engendering Development . World Bank, Washington, D.C.
- Pearson, R. (1992) Gender Matters in Development Poverty and Development in the 1990s. In T. Allen, and A. Thomas (eds.) *Poverty and Development in the 1990s*. Oxford University Press in Association with the Open University.
- Perez-Aleman, P. (1992) Economic Crisis and Women in Nicaragua. In L. Beneria, and S. Feldman (eds.) *Unequal Burden: Economic Crises, Persistent Poverty, and Women's Work*. Oxford: Westview Press.
- Peterson, R. (1989) Firm Size, Occupational Segregation, and the Effects of Family Status on Women's Wages. *Social Forces* 68, 397–414.
- Reilly, C., and A. Gordon (1995) *Survival Strategies of Poor Women in Urban Africa: The Case of Zambia*. Chatham, UK: Natural Resources Institute. (NRI Socio-economic Series 10.)
- Safa, H., and P. Antrobus (1992) Women and the Economic Crisis in the Caribbean. In L. Beneria and S. Feldman (eds.) *Unequal Burden: Economic Crises, Persistent Poverty, and Women's Work*. Oxford: Westview Press.
- Sahn, D. E., and L. Haddad (1991) The Gender Impacts of Structural Adjustment Programmes in Africa: Discussion. *American Journal of Agricultural Economics* 73:5.
- Shiverenje, H. (2002) *Engendering the Interim-Poverty Reduction Strategy Paper and MTEF Processes: Participatory Policy-Making Approach—The Case of Collaborative Centre for Gender and Development*. Kenya: Gender Team, Poverty Reduction and Social Development Group.
- Standing, G. (1989) Global Feminisation through Flexible Labour. *World Development* 17:7.

- State Bank of Pakistan (1997) *Annual Report, 1996-97*.
- Stewart, F. (1992) Can Adjustment Programmes Incorporate the Interest of the Women? In H. Afshar, and C. Dennis (eds.) *Women and Adjustment Policies in the Third World*. Hong Kong: Macmillan Academic and Professional Ltd.
- Tripp, A. M. (1992) The Impact of Crisis and Economic Reform on Women in Urban Tanzania. In L. Beneria, and S. Feldman, (eds.) *Unequal Burden: Economic Crises, Persistent Poverty, and Women's Work*. Oxford: Westview Press.
- UNDP (1995) *Human Development Report 1995*. UNDP/Oxford University Press.
- UNDP (2000) *Poverty Report 2000*. New York: United Nations Development Programme.
- United Nations (1989) *World Survey on the Role of Women in Development*. New York: ST/CSDHA/6 United Nations Office at Vienna Centre for Social Development and Humanitarian Affairs.
- Wood, A. (2000) *New Development Tools or Empty Acronyms? The Reality Behind the Comprehensive Development Framework and Poverty Reduction Strategy Papers*. Bretton Woods Project.
- Woods, Z. (1995) Women: IMF and World Bank and Structural Adjustment Programmes and Their Effects on Women. *Youth Sourcebook on Sustainable Development. Winnipeg: IISD, 1995*. On-line. Internet. <http://192.197.196.001/youth/ysbl077.htm>.
- World Bank (2001) *Engendering Development: Through Gender Equality in Rights, Resources, and Voice*. A World Bank Policy Research Report. World Bank and Oxford University Press.
- World Bank (1990) *Adjustment Lending Policies for Sustainable Growth: Policy, Research and External Affairs*.
- Young, K. (1992) Household Resource Management. In L. Ostergaard (eds.) *Gender and Development*. London and New York: Routledge.
- Zack-Williams, A. B. (1992) Sierra Leone: The Deepening Crisis and Survival Strategies. In J. E. Nyang'oro, and T. M. Shaw (eds.) *Beyond Structural Adjustment in Africa: The Political Economy of Sustainable and Democratic Development*. New York: Praeger Publishers.
- Zaidi, S. H. A. (2003) An Alternative Poverty Reduction Strategy. DAWN-Business; 23 June, 2003, the Internet Edition. <http://DAWN.com>
- Zukerman, E. (2002) *Evaluation of Gender Mainstreaming in Advocacy Work on Poverty Reduction Strategy Papers (PRSPs)*. Oxford: Oxfam Great Britain. www.genderaction.org.
- Zukerman, E. (2002a) *Poverty Reduction Strategy Papers and Gender*. DTZ. www.genderaction.org
- Zukerman, E., and A. Garrett (2003) Do Poverty Reduction Strategy Papers (PRSPs) address Gender? A Gender Audit of 2002 PRSPs. A Gender Action Publication. www.genderaction.org.