



Gender, poverty and economic adjustment in Harare, Zimbabwe

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SUMMARY: *This paper examines the changes in household incomes, expenditure, savings and debts, patterns of work, living costs and use of social services among 100 households in a low-income settlement in Harare, Zimbabwe. The households were interviewed in mid-1991 as the Economic Structural Adjustment Programme began, and one year later in mid-1992 to see what changes had occurred. The paper considers the way in which gender functions as a critical variable in determining the effects of Structural Adjustment and disaggregates changes in incomes, expenditures and work of men and women and their effect on gender relations.*

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1. Government of Zimbabwe (1991), *Zimbabwe: A Framework for Economic Reform (1991-1995)*, Zimbabwe Government Printers, Harare.

2. See reference 1.

3. Economist Intelligence Unit (EIU) (1992), *Country Report, Zimbabwe, 1991*, No.4, EIU, London.

I. INTRODUCTION

IN EARLY 1991, Zimbabwe embarked on a major Economic Structural Adjustment Programme (ESAP), scheduled to run until 1995, with the objectives of sustaining higher medium and long-term economic growth and reducing poverty.⁽¹⁾ Some adjustment measures had already been introduced but the adoption by the Zimbabwean government of this programme marked the beginning of a new, more intensified phase in the implementation of structural adjustment. Although the government claims that ESAP is home-grown, it shares the main characteristics of programmes implemented in more than 40 countries in Africa, Latin America and parts of Asia in the 1980s. The programme includes further cuts in consumer subsidies, severe cutbacks in government spending (including the social sectors), extensive liberalization of price and import controls, and promotion of exports, particularly the expansion of non-traditional exports, that is, manufactured goods.⁽²⁾ Since the manufacturing sector is stronger than in other countries in the region, the World Bank view is that Zimbabwe is in a better position than others to compete in the international market. Indeed, the World Bank representative in Zimbabwe asserted in March 1991 that, "Zimbabwe could be the first African country to succeed with such reforms"⁽³⁾; an interesting statement given that the World Bank claimed many successes in the 1980s.

4. See, for example, Afshar, H. and C. Dennis (editors) 1992, *Women and Adjustment Policies in the Third World*, Macmillan, London; also Elson, D. (1991), "Male bias in macro-economics: the case of structural adjustment" in Elson, D. (editor), *Male Bias in the Development Process*, Manchester University Press, Manchester, U.K.; also González de la Rocha, M. and A. Escobar Latapi (editors) (1991), "Social responses to Mexico's economic crisis of the 1980s", *US-Mexico Contemporary Perspective Series No.1*, Center for US-Mexican Studies, University of California, San Diego, USA; also Blackden, Mark C. and E. Morris-Hughes (1993), "Paradigm postponed: gender and economic adjustment in sub-Saharan Africa", Technical Note No.13, Human Resources and Poverty Division, The World Bank, Washington, DC.

5. The research was part of PhD work undertaken in the Geography Department at the London School of Economics and funded by an Economic and Social Research Council postgraduate training award. The field research was carried out with the National Union of the Clothing Industry in Harare with the aid of a grant from the International Development Research Centre, Canada.

6. For a more detailed description of research methods, see Chapter 3 and Appendix 1 of "Gender and structural adjustment policies: a case study of Kambuzuma, Harare", PhD thesis, London School of Economics, 1993.

Research into gender, poverty and structural adjustment programmes (SAPs) has increased over the last few years. Considerable analysis has been carried out on the way gender functions as a critical variable in determining the effects of SAPs at the grassroots level and this is now a major, if not principal, focus of various recent publications.⁽⁴⁾ However, there is still a paucity of gender disaggregated household level studies in sub-Saharan Africa.

The aim of the research on which this article is based was to identify and assess gender differentiated effects of ESAP at the household level.⁽⁵⁾ The research was carried out in Harare, the capital of Zimbabwe, which has a population of 882,000. Kambuzuma, a high-density suburb located 10 kilometres from the city centre near the industrial area, was selected for the study. The term "high-density suburb" refers to townships built in the pre-independence period to house the black population. After independence, better-off black families moved to lower-density suburbs, previously exclusively white. Some better-off black families did remain in high-density suburbs due to the housing shortage in Harare so that there is a considerable income range within these settlements. High-density suburbs, however, remain exclusively black.

Kambuzuma is a well established and stable settlement with varying income levels and tenure status, and is fairly typical of most high-density suburbs. It is not the poorest of locations since the capital has at least two poorer settlements with squatters and recent migrants. In Kambuzuma, a high proportion of men are employed in industry. The areas of investigation included employment and income-generating activities; household expenditure, debt and savings; domestic work; use of social services; leisure activities and involvement in social organizations. The research methods included questionnaires, semi-structured interviews and focus group discussions. For the questionnaire surveys, women were the respondents in the first instance, but shorter interviews were carried out with men to obtain or confirm information that the women were uncertain about, as well as to glean male perspectives on the situation. Since the intra-household division of labour and resources was a major focus of the study, single people living on their own (usually male lodgers) were excluded from the study.

Interviews were carried out in mid-1991 with 120 randomly selected households and it was possible to follow up 100 households in mid-1992, using the same questionnaire. Forty semi-structured interviews and two focus group discussions were held with sub-samples, to provide more in-depth information on perceptions and priorities within the household.⁽⁶⁾ The aim was to provide an integrated picture of the changes in the lives of women and men following macro-level policy change, with the focus here being on gender-specific changes in income and expenditure and their effects on gender relations.

7. See, for example, Kadenge P.G., H. Ndoro and B.M. Zwizwai (1991), "Debt and structural adjustment: the case of Zimbabwe", paper presented at the Conference on Debt and Structural Adjustment in the SADCC Region, 7-11 July 1991, Harare; also Mumbengegwi, C. (1991), "The impact of trade liberalisation on the economy", paper presented at the Zimbabwe Institute of Development Studies Workshop on the Economic Structural Adjustment Programme in Zimbabwe, Kadoma, 18-22 November; also Stoneman, C. (1990), "Policy reform or industrialisation: the choice in Zimbabwe", mimeo, Centre for African Studies, York University.

8. World Bank (1993) *World Development Report*, Oxford University Press.

9. See reference 1.

10. *Sunday Mail*, 19 December 1993.

11. See reference 1, page 7.

12. Standing, G. (1991), "Structural adjustment and labour market policies: towards social adjustment?" in Standing, G. and V. Tokman (editors), *Towards Social Adjustment: Labour Market Issues in Structural Adjustment*, ILO, Geneva, pages 5-52.

13. Central Statistical Office (CSO) (1992), "Consumer price index for lower-income urban families", CSO, Harare, 30th September.

II. THE ECONOMIC STRUCTURAL ADJUSTMENT PROGRAMME: 1991-1995

ESAP HAS NOT been successful to date, even using the narrow economic criteria of the international finance institutions and the government. The droughts of 1990-91 and 1991-92 undoubtedly had a negative impact on macro-economic growth rates but many economists argue that the policies of extensive import liberalization and currency devaluations have played their part in undermining economic growth in Zimbabwe.⁽⁷⁾ In 1992, debt-servicing rose to 27.2 per cent of export earnings,⁽⁸⁾ rather than declining to 20 per cent as predicted by the government.⁽⁹⁾

a. ESAP and Employment

Since the initiation of ESAP, there have been retrenchments in the agriculture, textile, clothing, leather and construction industries. Estimates of numbers retrenched since 1991 vary, particularly since government figures do not include seasonal and casual workers. At the end of 1993, the Zimbabwe Congress of Trade Unions put the figure at 60,000 (both public and private sectors) whilst the Confederation of Zimbabwean Industries put it at 45,000.⁽¹⁰⁾ Sex disaggregated statistics are, unfortunately, not available. ESAP also includes a reduction of 25 per cent in civil service staff by 1995 although initiating these retrenchments was postponed from 1991 to 1992, arguably out of a reluctance to lose the support of this section of the population.

Amendments to the Labour Relations Act were implemented to allow more "flexible hiring and firing of labour to improve firms' efficiency and competitiveness",⁽¹¹⁾ in other words, to keep production costs low by reducing the costs of labour. Standing points out that, as a result of deregulation, forms of labour security around the world have been eroded and conditions of work have deteriorated.⁽¹²⁾ Under ESAP, a system of collective bargaining for wages and conditions has replaced government intervention in wage-setting except for farm workers and domestic workers. Wage rises, however, have been completely eroded by inflation.

b. ESAP and the Cost of Living

Since the introduction of ESAP, prices of food and basic commodities have escalated. The removal of subsidies and the decontrol of prices have resulted in a huge increase in the cost of living. This was exacerbated by escalating costs of imported inputs for manufactured products due to the devaluation of the Zimbabwean dollar. The cost of living for lower-income urban families rose by 45 per cent between mid-1991 and mid-1992 (the interval between the two surveys) whilst that for higher-income groups rose by 36 per cent.⁽¹³⁾ It is important to note that increased prices of basic foods in this period was a direct result of the lifting of food subsidies and not the importation of food as a result of drought, which occurred after the field work had been completed.

14. Poverty Datum Lines for the present study were calculated using the Consumer Price Index for lower-income urban families produced by the Central Statistical Office for Zimbabwe and updating figures for 1988 in Loewenson R., D. Sanders and R. Davies (1991), "Challenges to equity in health and health care: a case study of Zimbabwe", *Social Sciences and Medicine*, 32 (10), pages 1079-88.

The PDLs in Z\$ per month, corrected to the nearest dollar, according to household size for July 1991 and July 1992 are shown below:

Household size	1991	1992
2	309	448
3	338	490
4	442	642
5	525	762
6	593	865
7	666	967
8	749	1088

15. *The Herald*, 19 January 1993, "Clinics to give free treatment to people earning \$400 a month."

16. *The Herald*, 30 November 1991, "ZESA raises electricity charges."

17. Government of Zimbabwe (1991), *Social Dimensions of Adjustment and the Social Development Fund*, Zimbabwe Government Printers, Harare, page 1.

c. ESAP and Social Services

In January 1992, primary school fees were introduced and secondary school fees in urban areas were raised. This, in addition to levies already set by individual schools and approved by government. Primary school fees were set at Z\$20 per term in high-density areas and Z\$70 in low-density areas, with rural schools remaining free. Secondary school fees were raised by 40 per cent to Z\$70 a term in high-density areas and by 200 per cent to Z\$150 in low-density areas. Schools in rural areas continued to charge Z\$50. In addition, examination fees were raised. Although the fee structure reflected a concern to alleviate the burden for low-income groups, the absolute amounts were still high, particularly at a time when everything was going up. Parents earning under Z\$400 per month should theoretically be considered for exemption, with the Department for Social Welfare vetting families who say they cannot afford to pay. It is worth noting that Z\$400 corresponds to the threshold for payment of personal tax but the figure is way below the Poverty Datum Line (PDL) of Z\$762 for a family of five in July 1992.⁽¹⁴⁾

Fees for various categories of health care were substantially raised during 1991 and 1992 whilst the exemption threshold was a mere Z\$150 (monthly income). The threshold for exemption was finally raised to Z\$400 in February 1993,⁽¹⁵⁾ but this is still very low in relation to the Poverty Datum Line mentioned above.

The costs of other basic services also rose in this period. In November 1991, electricity charges rose by 15.5 per cent having already been increased by 20 per cent in July 1991. This was justified in terms of the higher costs of imported inputs due to devaluation.⁽¹⁶⁾ Urban bus fares were increased in November 1991, a basic 55 cents bus fare rose to 80 cents. Payments for various services, therefore, make competing demands on low incomes.

III. THE SOCIAL DIMENSIONS OF ADJUSTMENT PROGRAMME (SDA)

THE GOVERNMENT RECOGNIZED that ESAP has negative implications for employment and poverty; however, these are seen as short- to medium-term consequences since the "full, salutary impact of ESAP is only likely to be realized in the medium to long term".⁽¹⁷⁾ Ironically, the World Bank is said to have been more concerned than the government about ESAP's negative effects on the poor and is known to have put pressure on the government to formulate the SDA, to alleviate "transitional" negative effects of ESAP.

The first component of the SDA consists of social welfare programmes: targeted supplementary feeding and food subsidies, fee exemption for health care and education for vulnerable groups. The second component consists of training and employment programmes, including small-scale income-earning ventures, employment-creating programmes and the provision

18. See reference 18, page 4.

19. *The Herald*, 4 March 1992, "Social Dimensions Fund stands at \$50m."

20. *The Financial Gazette*, 16 July 1992, "EC pledges \$180m to boost Social Fund."

21. *The Herald*, 24 May 1993, "Welfare bill puts burden on Social Dimensions scheme."

22. In November 1993, a total of 3,227 retrenched (out of a possible total of 60,000) had been trained on how to run small businesses. However, only 151 projects (creating 654 jobs) had been approved (see *The Herald*, 9 November 1993). Some people who had received training were unable to contribute 10 per cent of the value of the project in order to qualify for grants (see *Sunday Gazette*, 6 February 1994).

of training for those retrenched from their jobs as a result of ESAP.⁽¹⁸⁾

One year into ESAP, the SDA was a paper exercise yet to be implemented although the government had allocated Z\$20 million from its 1991 budget to the Social Development Fund (SDF) and had procured a further Z\$35 million from the African Development Bank (ADB) for training and employment opportunities.⁽¹⁹⁾ In 1992, the European Community (EC) and various other donors provided further funding.⁽²⁰⁾

Much of the Social Development Fund has been directed towards the "new poor", in particular government employees rather than more disadvantaged groups such as the unemployed and landless. In addition, as the Monitoring Unit of the Ministry of Finance pointed out in May 1993, 80 per cent of total SDA expenditure had been devoted to short-term compensatory and welfare schemes rather than employment and training programmes although the latter would more "productively cushion vulnerable groups".⁽²¹⁾ The SDA programme has been completely inadequate in its proclaimed function of mopping up the employment casualties of ESAP, and has only reached a tiny minority.⁽²²⁾ In the present study, not a single household benefited in any way from this programme in terms of welfare schemes or employment creation.

IV. CHANGES IN HOUSEHOLD EXPENDITURE

TABLE 1 SHOWS average monthly household expenditure on regular items for 1991 and 1992. Whilst food and total regular expenditure applies to all 100 households, the figures for the other items relate to the number of households which actually incurred those expenses.

Table 1: Changes in Regular Household Expenditure (Z\$)

Item	Average monthly sum (Z\$)		% rise
	1991 US\$1=Z\$2.8	1992 US\$1=Z\$4.9	
Food	284 (N=100)	382 (N=100)	35%
Food at work	42 (N=65)	58 (N=56)	38%
Transport	57 (N=66)	69 (N=54)	21%
Electricity	39 (N=62)	49 (N=64)	26%
Other fuel	12 (N=34)	14 (N=47)	17%
Water	6 (N=86)	6 (N=92)	0%
Rent	97 (N=40)	128 (N=40)	32%
Rates	40 (N=60)	48 (N=60)	20%
Education	54 (N=76)	60 (N=81)	11%
Money to family	62 (N=61)	88 (N=56)	42%
Other expenses	69 (N=32)	87 (N=39)	26%
Total regular expenditure	542 (N=100)	727 (N=100)	34%

Table 1 gives a picture of the magnitude of rises in absolute terms for various items included in the household budget. However, expenditure **fell** in real terms, when compared to the rise in the cost of living. The real change in total regular expenditure is minus 7.6 per cent, since the cost of living rose by 45 per cent. Whilst Table 1 shows the decline in expenditure for the sample as a whole, disaggregating the sample provides a clearer view of which groups faced the most severe problems. Per capita regular expenditure rose by 47 per cent in the highest 25 per cent income group, representing a real increase of 1.4 per cent, whilst it only rose by 27 per cent in the lowest 25 per cent income group, representing a real decline of 12.4 per cent. The more severe effect of price rises on the poorest households are clearly illustrated by the way they were forced to make the greatest cutbacks on basic items.

a. Changes in Food Expenditure and Consumption

Space does not allow a consideration of the changes in all items of expenditure but spending on food and services is discussed here. Considering food expenditure first, the percentage rise in the per capita figure for the highest 25 per cent income group is 44 per cent. In contrast, the percentage rise for the lowest 25 per cent income group is only 26 per cent. Taking into account the 49 per cent increase in prices of food consumed by lower-income urban households,⁽²³⁾ food expenditure declined by 3.4 per cent in real terms in the former group and by 15.4 per cent in the latter, poorer group. Nine per cent of very poor households actually spent less money on food in 1992 than they did in 1991, despite the enormous price rises.

Household structure also influenced changes in per capita food expenditure. Spending in real terms declined by 1.3 per cent in male headed households whereas it declined by 13.4 per cent in female headed households. The latter group, which are over-represented in lower-income percentiles and under-represented in the higher percentiles, therefore made much greater cuts in consumption. Another factor which may account for this difference is that female household heads were more reluctant to borrow money and fewer (as compared to male heads) had the option of taking loans or salary advances from employers. They were, therefore, more likely to opt for cutting back on consumption to make ends meet. Muntemba reports similar findings in Zambia.⁽²⁴⁾

Households with the highest incomes cut down on "luxury" items such as chicken and sausages. Most households made some changes to their diet, eating meat less frequently and substituting this with home-grown green vegetables to make the relish which accompanies the maize meal staple or buying cheaper cuts of meat. In short, households ate food with a greater bulk and less protein.⁽²⁵⁾ Some poor households cut out fruit and milk completely.

The lowest-income households had to cut down on absolute amounts of food consumed. This is reflected in the frequency of meals consumed which declined between 1991 and 1992 (see Table 2).

23. See reference 13.

24. Muntemba, D. (1989), "The impact of IMF - World Bank programmes on women and children in Zambia" in Onimode, B. (editor), *The IMF, the World Bank and the African Debt* Vol.2, Zed Books Ltd., London, pages 111-24.

25. For similar findings in Latin America see, for example, González de la Rocha, M. (1991), "Family well-being, food consumption and survival strategies

during Mexico's economic crisis" in González de la Rocha M. and A. Escobar Latapi (editors) (1991), listed in reference 4; and Moser, C.O.N. (1989), "The impact of recession and structural adjustment policies at the micro-level: low-income women and their households in Guayacil, Ecuador" in *Invisible Adjustment* Vol.2, UNICEF, Americas and the Caribbean Regional Office, pages 137-62. For similar findings in Africa see, for example, Muntamba on Zambia cited in reference 24.

Table 2: Changes in Frequency of Meals per Day

Frequency of meals	1991 N=100	1992 N=100
Three times per day	71%	63%
Twice per day	28%	35%
Once per day	1%	2%
	100%	100%

The meal which was cut out was the midday meal, usually consumed by women and children, since the man was at work and had either taken food from home or would purchase food at work. Lunch was occasionally substituted by tea and bread but, in many cases, women would only give the children a piece of bread and have nothing themselves or perhaps just a soft drink. Gender, therefore, had an important bearing on food allocation within the poorest households.

b. Changes in Spending on Services

Lodger households faced enormous rent rises during 1991 and 1992, mainly as a result of attempts by main householders to buffer themselves from the increased cost of living, including local council rate rises for basic services. Many lodgers felt that they no longer had any hope of owning their own "stand" in current sites-and-service projects because they could not afford the down-payment and/or the monthly repayments. In any case, the huge gap in supply and demand meant that rents were rising and overcrowding was rife.⁽²⁶⁾ For households which did not maintain strong links with their rural areas of origin, this provoked enormous anxiety for the future.

Fewer households were able to pay for transport to work and a number of men and women had begun walking to work or had arranged lifts which cost less than the bus service. A number of white collar workers had managed to get their workplaces to take responsibility for transport costs, either by arranging for company transport or getting the costs paid on a monthly basis, indicating that lower-paid workers bear the brunt of cuts in public transport subsidies and decontrolling of these prices.

Although the average rise in monthly expenditure on education expenses, due to fee increases under ESAP, was not as high as for other items, the money has to be paid in a lump sum at the beginning of term. All poorer households with school-age children, as well as higher-income households with three or four school-age children, had difficulties paying fees. They were determined not to withdraw their children from school, however, and were willing to cut food consumption, use savings and borrow money to pay the fees, underlining the fact that parents view education as the only way their children can better their lives. Thirteen households were eligible for exemption from

26. Potts, D. and C. Mutambirwa, C. (1991), "High-density housing in Harare: commodification and overcrowding" in *Third World Planning Review*, 13:1, pages 1-25.

school fees, since parents earned less than the threshold of Z\$400 a month. None had managed to claim exemption, due to lack of information about the SDA and to a lack of access to, or poor relations with, heads of schools who were supposed to provide application forms.

Paternal uncles and older siblings are expected to help with school fees but some respondents pointed out that this was becoming more difficult and was causing or exacerbating tensions when expectations were not met. For example, a widow with three school-age children, dependent on her two working sons to pay fees, complained that they were refusing to pay fees rather than, as she saw it, "cut down on drinking, smoking and girlfriends".

c. Changes in Spending Priorities

Aside from regular items of expenditure such as food, rent, transport and so on, respondents in the survey were also asked to estimate the cost of clothing and school uniforms on a yearly basis. A monthly figure was then derived from this. Table 3 shows the changes in monthly expenditure on clothes and school uniforms for households (number shown in brackets) incurring these expenses. The percentage changes in absolute and real terms (compared to the overall rise in the cost of living of 45 per cent) are also shown.

Table 3: Changes in Expenditure on Clothes and School Uniforms (Z\$)

Item	Average monthly sum		% absolute change	% real change
	1991 US\$1=Z\$2.8	1992 US\$1=Z\$4.9		
Clothes	\$64 (94)	\$64 (72)	0%	-31%
School uniforms	\$18 (73)	\$16 (65)	-11%	-39%

As the figures show, most households had cut down drastically on new clothing and school uniforms, logically seeing this as the first area in which cuts could be made with the least repercussions. The number of households which could not afford to buy any clothes went up from six in 1991 to 28 in 1992. The decline in the demand for clothing and textile products was manifest at the national level and resulted in the retrenchment of about 3,000 workers and the closure of several small companies in Harare and Bulawayo, the second largest city. The Zimbabwe Clothing Council estimated that the local market was 20 per cent of normal as a result of drought in rural areas and the rise in the cost of living in urban areas. The loss could not be made up by exporting more because of the worldwide recession in the clothing industry.⁽²⁷⁾

27. *Zimbabwe Press Mirror* (1992), 11(21):11 for a discussion of this issue.

V. CHANGES IN EMPLOYMENT AND INCOME

a. Formal Employment and Income

IN 1991, 89 per cent of household heads in the sample were formally employed. In 1992, this had fallen to 85 per cent. The number of second earners rose by 1 per cent and the number of third earners remained the same. Households had not, accordingly, managed to increase the number of wage earners to protect levels of real income and consumption. Instead, the dependency ratio, that is the number of dependents per paid worker, increased from 3.2 in 1991 to 3.8 in 1992. This was a result of the influx of dependent relatives from rural areas due to the drought, and from other settlements in Harare due to retrenchments. The number of unemployed members actively seeking work rose from 39 people to 50. Six people had given up looking, otherwise the increase would have been even higher.

These findings of increased unemployment in the study sample, and a higher dependency ratio are contrary to many studies in Latin America which have found rising numbers of household members, particularly women, entering the labour market in times of economic crisis.⁽²⁸⁾ González de la Rocha, for example, in her study of Guadalajara, Mexico, found, in direct contrast to this study, a decrease in household dependency rates from 3.09 members in 1982 to 2.59 in 1986.⁽²⁹⁾ The strategy of increasing the number of earners in the household obviously depends on labour market opportunities in the local context. Chant assessed changes in household survival strategies between 1986 and 1992 in three cities in Mexico, finding that radically reduced local employment opportunities, in both formal and informal sectors in one of these cities (Puerto Vallarta), meant that no matter how much people wished to protect incomes, it was very difficult to do so.⁽³⁰⁾ This is precisely the case in Harare.

Table 4 shows the changes in monthly income levels from formal and self-employment for heads of household, second and third earners. The average income of households from formal

28. See, for example, Chant, S. (1991), *Women and Survival in Mexican Cities: Perspectives on Gender, Labour Market and Low-income Households*, Manchester University Press, Manchester, Chapter 6; also Chant, S. (1993), "Women's work and household change in Mexico in the 1980s" in Harvey, N. (editor), *Mexico: Dilemmas of Transition*, Institute of Latin American Studies, University of London/British Academic Press, London, pages 318-54; also González de la Rocha (1991) and Moser (1989) listed in reference 26.

29. González de la Rocha, M. (1988), "Economic crisis, domestic reorganisation and women's work in Guadalajara, Mexico", *Bulletin of Latin American Research*, 7 (2), pages 207-23.

30. Chant, S. (1994), "Women and poverty in urban Latin America: Mexican and Costa Rican experiences" in Meer, F. (editor), *Poverty in the 1990s: The Responses of Urban Women*, Berg/ISSC in cooperation with UNESCO, Oxford/Paris, pages 87-116.

Table 4: Changes in Monthly Income from Formal and Self-employment (Z\$)

	Average income		% rise	% real change
	1991 US\$1=Z\$2.8	1992 US\$1=Z\$4.9		
Household head ^a	769 (88)	872 (84)	13%	-22%
Second earner	681 (34)	681 (35)	0%	-31%
Third earner	662 (9)	803 (9)	21%	-14%
Average income	739 (131)	815 (128)	10%	-24%

a. These figures do not include one male household head who is a university lecturer, since his salary and the increase in income he had obtained through consultancy work skewed the results substantially. (Inclusion resulted in a rise of 15 per cent).

and self-employment is also shown. The number of households which had no such income rose from nine households in 1991 to 12 in 1992. These households have been excluded from the calculations since the objective is to show absolute and real changes in wage/income rates of those in paid work. Taking into account the rise in the cost of living (45 per cent) between 1991 and 1992, real income declined enormously.

b. Non-wage Sources of Income

In 1991, 80 per cent of households had at least one other source of income in addition to formal or self-employment. In 1992, this had dropped to 70 per cent. Lodgers' rent continued to be the most important and stable non-wage source of income for main householders although women's income-generating activities (IGAs) were the most common source of income considering the sample as a whole (in both 1991 and 1992). However, there was a massive decline in women's IGAs in the year between the two surveys (Table 5).

Table 5: Changes in Women's Income-generating Activities

	Regular		Irregular	
	1991	1992	1991	1992
Sewing/knitting/crochet	19	15	20	13
Sale of agricultural produce	9	5	5	1
Petty commerce	2	4	3	1
Hairdressing	1	1	1	-
Sale of small livestock	3	1	1	-
Total no. of activities	34	26	30	15

This finding runs counter to several studies of responses to economic crisis elsewhere which have found that households in general, and women in particular, increase their informal income-generating activities as a coping mechanism. However, as with formal employment, such a strategy depends upon the possibilities within the local context. In Harare, some sectors of informal production and services would seem to be saturated and this certainly applies to the areas in which women were most involved (knitting, sewing and crocheting) where they faced declining demand, increasing competition and rising cost of inputs. Brydon⁽³¹⁾ reports very similar findings from Ghana and, as Vandemoortele⁽³²⁾ has argued, many branches of the informal sector in sub-Saharan African countries are saturated and cannot absorb any more labour.

The fall in demand for clothing in Harare was a major factor in the decline, corroborated by a higher-income respondent in the study who explained that, in her effort to cut expenses, she was only buying one woollen garment and not three, as she usually did, for the cold season. This finding is also confirmed by na-

31. Brydon, L. (1993), "Draft summary of findings on process and effects of SAPs in Ghana", mimeo for the ESRC.

32. Vandemoortele J. (1991), "Labour market informalisation in sub-Saharan Africa" in Standing, G. and V. Tokman (editors), *Towards Social Adjustment: Labour Market Issues in Structural Adjustment*, ILO, Geneva, pages 81-114.

tional statistics for the clothing industry referred to above.

A respondent who made bedspreads for sale explained her situation:

“I used to sew five bedspreads a week and know that I could sell them. Now it is different. I can't find customers. Many people cannot afford to buy clothes, let alone bedspreads. For me, money for the material is also a problem. I only make bedspreads when I know I have a customer. It is different for men. At least they know they will receive a fixed amount at the end of the month.”

Agricultural produce is usually sold to state marketing boards in rural areas after women have worked to harvest the crop. In 1991-92, this source of income was badly affected by the drought. The sale of livestock, usually chickens, also declined as a result of increases in the cost of chicken feed and reduced demand for chicken in the settlement, this being one of the first food items to be cut to save money. Finally, although one hairdresser reported an increase in clients because higher-income women could no longer afford to use more expensive hairdressers in town, another complained that she had to give up because the women she served no longer had the money to have their hair plaited.

The only activity which showed an increase was small-scale buying and selling. This category included first, buying food items such as vegetables and fruit, popcorn and drinks from large central markets or wholesalers and reselling them within the settlement. Second, it included taking crocheted or knitted items to South Africa and selling them for cash or trading them for clothes which were then resold in Harare. The first activity has low returns on long hours whilst the second can be more lucrative. However, all the women said that it was becoming more difficult to make a profit and that it necessitated longer hours and harder work. As one respondent who travelled to South Africa said: “I have to work much harder and be much more aggressive to make the same profit that I made last year.” Tibaijuka reports similar findings from Dar-es-Salaam, Tanzania where women involved in informal sector work were having to work longer hours to be able to make a profit.⁽³³⁾

Although the women who have managed to continue making a profit with their activities work harder and longer hours, their earnings have actually **declined** by 45 per cent in real terms for their regular activities and by 23 per cent for their irregular activities (see Table 6). The figures in brackets refer to the number of activities from which the average is calculated.

Table 6: Changes in Average Monthly Income from Women's Regular and Irregular Activities

	1991 (Z\$)	1992 (Z\$)	% change	% change real terms
Regular activities	196 (34)	172 (25)	-20%	-45%
Irregular activities	35 (33)	42 (15)	+12%	-23%

33. Tibaijuka, A.K. (1988), “The impact of structural adjustment programmes on women: the case of Tanzania's economic recovery programme”, report prepared for the Canadian International Development Agency (CIDA), Dar-es-Salaam, Tanzania.

c. Gender Differentials in Income-generating Activities

In 1991, only two men in the sample had part-time work or did odd jobs which generated income on a regular basis. In 1992, two more men did: one was an electrician employed in a factory, who started doing odd jobs at weekends, and the other was a city council employee who owned a car, worked on the other side of Harare and began charging for lifts.

In contrast to women (see Table 6), the minimum earned by the men with regular income-generating activities was Z\$250 per month, indicating that the assets and skills which men have give them a much greater earning capacity than women. In addition, some of the areas in which they were involved, such as informal transport services, did have room for expansion especially with the rise in bus fares, whereas the areas women were involved in did not.

In summary, women were much more dependent than men on non-wage income and suffered a comparatively greater decline in activities and earnings. The implications for the household of this reduction in women's income-generating activities are clearly negative, especially given women's tendency to direct their income towards basic household needs, with little personal spending.⁽³⁴⁾

Plans to support the informal sector in Zimbabwe, while attributed much importance in alleviating unemployment, do not take into account women's disadvantaged position in terms of education, skills and access to capital, let alone the way in which women's time for such activities is constrained by their household responsibilities.

d. Changes in Total Household Income

Table 7 shows how average monthly household income changed between 1991 and 1992.⁽³⁵⁾ The absolute rise of 13 per cent is higher than the 10 per cent rise in income from formal and self-employment, largely because of the rent increases which main householders had effected. However, real income, taking into account the 45 per cent increase in the cost of living, declined by almost one-quarter for the whole sample.

Table 7: Changes in Average, Monthly Household Income (Z\$)

	1991 N=99	1992 N=99	% rise	% real change
Mean monthly income	932	1054	13%	-22%
% households under PDL	23%	43%		

The mean *per capita* income of the sample declined even further. It rose by only 7 per cent, a real decline of 26.2 per cent, due to household expansion and increased dependency ratios. Table 7 also shows the dramatic increase in the number of households living below the Poverty Datum Line calculated for low-

34. For evidence from various countries see, for example Dwyer, D. and J. Bruce (editors) (1988), *A Home Divided: Women and Income in the Third World*, Stanford University Press, Stanford, California, USA; also Jiggins, J. (1989), "How poor women earn income in sub-Saharan Africa and what works against them", *World Development*, 17 (7):953-963.

35. Total monthly income is the sum of formal employment income from pooling members plus other regular sources including contributions from adult offspring and relatives etc.

36. In 1991, household incomes ranged from \$60 per month to \$3,300 with a standard deviation (SD) of \$660. In 1992, the range was from \$40 to \$4,800 with an SD of \$915. Per capita incomes in 1991 ranged from \$17 per month to \$643 with an SD of \$134. By 1992, the range widened from \$20 to \$849, with an SD of \$145.

37. See references 29 and 30.

38. Household structure was classified in the following way:

- male headed nuclear: spouses and offspring
- male headed extended: spouses and offspring and/or relatives
- female headed nuclear: woman and offspring
- female headed extended: woman and offspring and/or relatives

income households in Harare (for July 1991 and July 1992) according to family size. The differentials in household income and per capita incomes also increased between 1991 and 1992.⁽³⁶⁾

Average figures conceal how different groups had been affected. Mean monthly incomes declined by 15.9 per cent in real terms for the top 25 per cent of households while the bottom 25 per cent suffered a decline of 38 per cent. There was not only a highly visible process of impoverishment taking place for the sample as a whole but the poorest also suffered disproportionately. It was clear that in Kambuzuma, a process of increased stratification, with increased income differentials, was taking place.

VI. CHANGES IN HOUSEHOLD SAVINGS AND DEBT

THE PERCENTAGE OF households able to save money on a regular basis went down from 68 per cent in 1991 to 50 per cent in 1992. The most marked change in the ability to save within the household was in relation to female heads and spouses. This would seem to directly reflect the drop in women's access to cash from income-generating activities. Not a single household spent savings on consumption in 1991 but, by 1992, four households were using savings for food and school fees, thus depleting their resources for future needs. Both Chant and González de la Rocha⁽³⁷⁾ report similar findings from Mexico, with poor families reallocating resources from long to short-term reproduction. Respondents expressed greater concern (in 1992) about their children being unable to find jobs when they finished their schooling. They were aware that this implied taking financial responsibility for their children for longer periods and made it less likely that they would be looked after in their old age. It is these longer-term consequences of the crisis which are impossible to quantify and which impose a strain on current relations within the household.

The percentage of households in debt rose from 8 per cent in 1991 to 12 per cent in 1992, with them borrowing money for on-going consumption costs such as food, school fees and rent. The mean amount owed by these households rose from Z\$155 in 1991 to Z\$229 in 1992, a rise of 48 per cent. In 1991, loans were obtained from employers or friends; in 1992, some households had to borrow from various sources, including fellow church members.

VII. CHANGES IN HOUSEHOLD STRUCTURE AND COMPOSITION

CHANGES IN HOUSEHOLD structure,⁽³⁸⁾ size and composition in the study sample were extremely striking given the short period between the two surveys. They clearly indicate how strong an influence economic crisis has on this aspect of organization among the poor.

Table 8: Changes in Household Structure

	1991 N=100	1992 N=100
Male headed nuclear	59%	48%
Male headed extended	26%	36%
Female headed nuclear	7%	7%
Female headed extended	6%	6%
Couple without children	1%	0%
Siblings	1%	1%
Other ^a	0%	2%
	100%	100%

a. This category includes one separated woman living alone and one widower. In 1991, the woman lived with her son but he went to live with her ex-husband's family because he was older and because she had found it difficult to cope. In the other case, the man's wife had died in the period between the surveys and he had sent their children to live with his mother.

The major change was the trend towards the extension of previously nuclear male headed households. Fourteen such households had taken in members of their extended family, both dependent children (nephews, nieces, grandchildren) and dependent unemployed adults (sisters, brothers, sons and sometimes their offspring). In only one case did an employed relative join the household, a respondent's niece who had obtained a teaching post at Kambuzuma secondary school. The incorporation of non-earning members is undoubtedly a pressure on households, and is perceived as such by both men and women although when this involves taking in an unemployed female adult, the woman of the house at least feels that she is able to share the domestic workload.

Mean household size increased from 5.57 members in 1991 to 5.74 members in 1992 (an overall increase of 17 members in the study sample). The average number of people living on a plot also increased from 9.96 to 10.29 people, corroborating Pott and Mutambirwa's assertion that high-density suburbs are becoming increasingly overcrowded.⁽³⁹⁾

The trend towards household extension in economic crisis has been documented in various studies in Latin America.⁽⁴⁰⁾ However, whereas this is a positive move in that region since it involves greater resources, particularly income, for the household, in sub-Saharan Africa it seems to have the opposite effect of diminishing resources and increasing the pressure on the core household. Various factors would seem to be responsible for these differences between the regions. The extent of wage-earning opportunities and the structure of the labour market is very different in Africa and Latin America, with greater opportunities in the latter region, even if jobs are low-paid and insecure. In addition, urbanization is a relatively recent phenomenon in Africa as compared to Latin America. Urban-rural linkages are,

39. See reference 27.

40. See, for example, Chant, Chapter 6 listed in reference 30; also González de la Rocha (1991) and Moser (1989) listed in reference 25.

therefore, possibly stronger in Africa and, combined with the legacy of the male migrant system and the dominance of extended family systems, the obligation for wage-earners to provide for kin is still very strong.

A study, completed in October 1992 by the University of Zimbabwe Sociology Department, describes the crisis of expectations when poverty forces people to move in with relatives, hoping to be looked after, only to find them unable to shoulder extra responsibilities because they are so hard-pressed themselves. The result is often bitter and strained familial relationships and the study concludes that the hardship caused by the drought and ESAP has done irreparable damage to kinship relations.⁽⁴¹⁾

41. *Zimbabwe Press Mirror*, 1992, 11(23):5 "University study findings".

VIII. GENDER BASED CONFLICT AT HOUSEHOLD LEVEL

IT IS THE overall responsibility for household consumption which creates particular stress for women. In response to a direct question about whether women or men were worse affected by the increased cost of living, almost all women thought that they were. The main reason given was that women were more concerned with household consumption and welfare. As one respondent put it:

"I am the one who sees every day what the children need. I am the one who has to feed the whole family on a fixed amount of money and I have to think what to do."

Another respondent said:

"My husband gets angry when there are only vegetables and no meat (to go with *sadza*, the maize meal staple). The trouble is that he does not know the prices of things."

In households where men were involved in shopping (36 per cent of the sample), they showed a greater appreciation of the increasing difficulties in providing for the basic food needs of the household. However, as Bruce points out, women in Africa are almost universally viewed as ultimately responsible for fulfilling children's food needs.⁽⁴²⁾

The decline in women's income and economic power not only affects the material well-being of the household but has implications for equality between men and women. In households in Harare where both spouses were formally employed or self-employed (with higher incomes than in more informal activities), a noticeably higher degree of negotiation was reported on what kinds of changes **both** had to make to cope with the increased cost of living, and these women generally showed greater self-confidence and self-esteem.

In households where women had a diminishing or no independent income, they struggled to meet basic household needs from fixed and increasingly inadequate sums of housekeeping money from their husbands. Dwyer and Bruce argue that wom-

42. Bruce, J. (1989), "Homes divided", *World Development*, 17 (7):979-991.

43. Listed in reference 35.

en's income provides them with psychological and practical leverage in their relations with men.⁽⁴³⁾ However, these women had used their relatively low incomes, not so much to increase their power in gender relations, but rather to diminish conflict by asking their husbands for money less often. The decline in already low incomes from informal sector earnings resulted in less control, lower self-esteem and increased conflict with their husbands.

A stated point of conflict between men and women is their different priorities for using their income, more specifically men's private spending on drink and girlfriends. Most wives did not mind their husbands keeping back money for private use and tended to accept the idea that men have a right to personal spending which they did not have themselves, although this did not extend to supporting "girlfriends". The conflict related much more to the amount of money available for collective needs and, since real incomes had severely declined, this conflict has been exacerbated.

44. See Chant, S. (1994) listed in reference 30 and Moser (1989) listed in reference 25.

Chant and Moser, in their respective research in Mexico and Ecuador⁽⁴⁴⁾ both observed that the only households where the incidence of domestic violence does not seem to have escalated with economic crisis are those in which women earn money on a regular basis and are respected by their menfolk. In Harare too, employed women tended to report lower levels of conflict in the household.

This is not to say that **overt** gender conflict had increased in all households where women did not have a regular source of independent income. Many women attempted to avoid conflict by resigning themselves to men's behaviour and voiced few expectations of better or fairer treatment. To give one example, one male wage earner, a builder, had been injured at work in 1990 and had been laid off with a lump sum in compensation. He had taken to drinking heavily and the money ran out at the end of 1991. Since then, the family of nine (there were seven children) have been dependent on the wife who runs the house on rent from lodgers, on home-grown food and on her diminishing income from knitting. When asked how she felt about her husband's use of the compensation money (she had never been told the amount), she shrugged and explained that this was in the nature of men and that nothing could be done about it. She voiced an acceptance of a different and more individualistic code of conduct for men which was echoed by many respondents.

However, not all women with little independent income were so accepting. Some felt that men were not fulfilling their obligations as husbands to provide economic support for themselves and their children, and had lost respect for them. One respondent stated bitterly:

"Men do not want to change. They don't want to adjust. My husband...the children can be so hungry but he will still go and have his beer."

The question that then arises is what is it that impedes women who admit to being angry, from leaving their husbands. Most

women in the present study were very conscious of a lack of practical alternatives in terms of survival and this was particularly true for older, less well educated women who knew it would be extremely difficult to find employment. This lack of choice and particular vulnerability add another dimension to the poverty women face.

In many ways, urban women who are unemployed feel more disadvantaged than their rural counterparts. They feel economically dependent on their husbands and lack some of the social support mechanisms provided by rural communal life (a report produced by UNICEF in 1985 makes similar observations).

As Benería and Roldan observe, men within capitalist patriarchal societies have at their disposal many mechanisms of social control: economic, coercive and ideological.⁽⁴⁵⁾ In Zimbabwe, *lobolo* (bride-price) strengthens men's position, in that women have been "paid for" and owe their labour to their husbands. The issue is, therefore, not only one of economic survival without men, but includes ideological aspects which women (and men) internalize. This includes undervaluing unpaid domestic work, child-care and socialization, and nurturing and affection which promotes emotional well-being in the family. It also includes accepting inequalities and double standards in sexual behaviour, morality and leisure.

In female headed households, access to income and resources tended to be lower, and the effects of ESAP severe but, for employed women, there was no conflict in directing income to basic household needs. Older women, usually widows and main householders, had the least resources and opportunities and were heavily dependent on adult offspring. Much therefore depended on their relationship, especially with sons, who tended to have more resources than daughters to support the family. When sons did not meet their obligations, conflict was exacerbated by economic hardship and, where daughters were not in a position to help, the effect on the household was particularly severe.

Blumberg⁽⁴⁶⁾ cites several studies which show that the consequences for women's power at the household level are more rapid and more direct when women's relative control of income drops than when it rises. In other words, women with independent incomes have a long, slow struggle to increase their power in relation to men whereas a loss in income implies a rapid decrease. This seems to be the case in Harare, where women suffered a rapid decline in the income they controlled and a rapid consequent loss of what Folbre terms "bargaining power" with men over a range of issues affecting themselves and their households.⁽⁴⁷⁾

However, the relationship between women's income and a renegotiation of gender relations is by no means a simple and direct one; the formally employed women in the present study tended to also have less contact with their rural origins, more years of formal education and/or more experience of public life through their workplaces.

45. Benería, L. and M. Roldan (1987), *The Crossroads of Class and Gender: Industrial Homework, Subcontracting and Household Dynamics in Mexico City*, University of Chicago Press, Chicago, page 162.

46. Blumberg, R.I. (1991), "Income under female versus male control: hypotheses from a theory of gender stratification and data from the Third World" in Blumberg, R.I. (editor), *Gender, Family and the Economy: The Triple Overlap*, Sage Publications, London, page 115.

47. Folbre, N. (1988), "The black four of hearts: towards a new paradigm of household economics" in Dwyer, D. and J. Bruce (editors), *A Home Divided: Women and Income in the Third World*, Stanford University Press, Stanford, California, USA.

IX. CONCLUDING REMARKS

THE IMPLEMENTATION OF ESAP resulted in enormous changes for low-income households in Harare between mid-1991 and mid-1992. Possibly the most striking and disturbing finding was the huge increase in the proportion of households living below the Poverty Datum Line, and the exacerbation of income differentials. One of the first multi-country studies carried out on the effects of SAPs concluded that in the majority of countries the proportion and number of people below a given PDL "had almost certainly increased" and that there was evidence of deterioration in relative income distribution.⁽⁴⁸⁾ Benería also argues on the basis of a variety of indicators that the redistribution of resources generated by the debt crisis and SAPs have intensified inequalities in Mexico.⁽⁴⁹⁾ The present study confirms these findings.

The study also provides empirical substantiation for the now more widely accepted view that SAPs exacerbate poverty although there is still debate as to the time span over which this poverty is likely to occur. Since the study was carried out over the first two years of ESAP, it is not possible to draw definite conclusions on this point directly from the findings. However, the current findings have longer-term implications. Household savings for future investment in housing, education and health care were being depleted by rises in the cost of living, with consequent repercussions for the future well-being of low-income households. Similarly, relationships between extended family members and between men and women were being strained, with longer-term consequences. This study has attempted to provide a more integrated picture of changes in people's lives and, in so-doing, the notion of merely transitional hardship for the poor becomes more difficult to sustain. In any case, the huge increase in the number of households living below the Poverty Datum Line over a relatively short period, and the exacerbation of income inequalities irrespective of their duration, should be a matter of great concern to policy makers.

The SDA programme to alleviate "transitional" costs of adjustment for vulnerable groups has, to date, been very weak in both its conceptualization and implementation. It has concentrated on highly targeted welfare interventions, has done virtually nothing to promote the productive capacity of the poor and has been totally gender-blind in its implementation which, in any case, has been fraught with administrative and bureaucratic problems. This study indicates that there is an urgent need for comprehensive evaluations of such programmes and for a review of current social policies which rely so heavily on targeted interventions.

Women modified their lives to a greater extent than men. Their responses were mainly individual, taking greater cuts in their own consumption, spending more time shopping for bargains, working longer and harder hours in the informal sector for poorer returns and engaging in even fewer leisure activities. For the majority of women, not in formal employment, tensions increased with wage-earning husbands who continued to engage in pri-

48. Cornia, G.A., R. Jolly and F. Stewart (editors) (1987), *Adjustment with a Human Face Vol.1*, Oxford University Press, New York, page 27.

49. See reference 46.

vate spending rather than on household needs, even if this tension had not resulted in overt conflict. The implications of these changes for women and for their households are almost entirely negative.

The research also provides some contrasting findings to those of many Latin American studies which found an increase in the participation of women in the labour force during crisis and structural adjustment. In Harare, this has not been the case: unemployment rates were already high and many industrial and manufacturing sectors initiated retrenchments as part of ESAP. The specific context is, therefore, very important, particularly the structure and size of the labour market, the level of gender discrimination in employment (based on the social and cultural construction of gender) and women's levels of education and skills.

Although the informal sector is of great importance in providing income during the period of adjustment, women in Harare (as in most countries) are involved in very vulnerable and low-paying activities. The fall in demand combined with increased competition and the rising cost of inputs, particularly in making clothes, has meant that women's income from this sector has declined as a result of ESAP. Since profits in female dominated sectors have been more severely affected than male dominated areas of work, gender inequalities within the informal sector have been exacerbated. Plans to support this sector do not take into account women's disadvantaged position in terms of skills and access to capital, let alone the way in which women's time for such activities is constrained by their household responsibilities.

This study contributes to an understanding of gender and processes of change following macro-level policy changes. It substantiates the hypothesis that low-income women are worse affected than men by current, market-led economic and social policies and illustrates the inadequacy of neo-classical approaches which treat the household as an undifferentiated unit. The question is not only one of gender equity and household welfare although these should constitute sufficient grounds for a change in approach. If the differentiated constraints, opportunities, incentives and choices which men and women face are not taken into account in the design of adjustment programmes, it leads to **economically** inefficient outcomes since human resources are not engaged in the most productive way. This is contrary to the stated purpose of adjustment which is to improve the efficiency and dynamism of the economy.

While the nature and extent of gender inequalities emerge clearly in this study, men also suffer unemployment, poor wages and bad working conditions. Gender equality is therefore an insufficient goal and without changing class based inequalities, it would be difficult to substantially improve the lives of poor men or women.

