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THE EFFECTS OF STRUCTURAL ADJUSTMENT POLICIES ON  
WOMEN'S ACCESS TO EMPLOYMENT OPPORTUNITIES.

BY  
Grace Ongile

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ABSTRACT

This paper addresses the effects of structural adjustment policies on women's access to employment opportunities. Structural adjustment policies affect women differently in their various roles in development. Women face various constraints on the choice of participating in the labour force. These constraints include level of education, marital status, family and household responsibilities, availability of support services, policies, historical factors, laws and cultural attitudes.

This paper argues that structural adjustment policies are likely to negatively affect the employment position of women. First, retrenchment has affected mainly sectors where women are concentrated like: social, personal and community services, finance, real estate and business services. Second, the public sector which has been an employer of the last resort will have very few new jobs during structural adjustment period. Women are likely to be affected because of their low levels of education. Third, women will join the informal sector in large numbers due to retrenchment and liberalization policies.

Policymakers face the challenge of creating policies addressing the issue of effects of structural adjustment policies on women's access to employment opportunities in Kenya. This is important given the role women play in development.

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INTRODUCTION

Structural adjustment is a collection of policies covering microeconomic, macroeconomic and institutional interventions. The main objective of SAPs is to rekindle or renew economic growth. This strategy can be achieved by improving resource allocation, increasing economic efficiency, and expanding growth potential. Structural adjustment programs become necessary when a country finds itself in unsustainable external disequilibrium. This disequilibrium can be caused by a number of factors such as unsustainable balance of payments situation, unfavourable balance of trade, increases in the price of oil. A country has to stabilise the economy before focusing on rekindling economic growth. Stabilisation involves dealing with inflation, balance of payments pressures and dampening the major and immediate sources of inflation and balance of payments pressures. Stabilisation programs are usually drawn by the IMF and the Government. The World Bank focuses on SAPs.

During the 1980s, economic performance varied widely among countries and continents. The world economy was dominated by sharp recession, steady and prolonged growth in the industrial countries, high real interest rates, declining real commodity prices, massive movements in exchange rates and collapse of voluntary lending to many developing countries (World Bank, 1989c).

Developing countries had to rely on their own saving to finance investment because the extent to which they relied on foreign borrowing to finance development was reduced by high interest rates. There was high export growth in East Asian countries and low export growth in Latin

America and Africa in the 1980s. From 1978-1991, the price of oil had more than doubled thus affecting countries that were not exporting oil. Low income Sub Saharan African countries face fiscal and external deficits, excess public indebtedness, overall economic contraction and inflation. The main problem these economies faced was limited flexibility with regard to financing of public expenditure. Due to the tight financial markets and a narrow tax base, domestic financing was restricted. The low rates of saving may be attributed to mismanagement of funds. These countries therefore relied heavily on distortionary means of financing such as taxing heavily main commodity exports. The low income African countries borrowed heavily during the period. This was due to the declining export prices and volumes. There was weak growth in export demand from the industrial countries. Furthermore, the overvalued real exchange rates caused macroeconomic management problems. Faced with the challenges mentioned, these countries had no choice but to adjust. These governments have recognised the need for reforms to increase economic efficiency and flexibility.

In Kenya, SAPs were first introduced by the World Bank in 1980 and 1982. SAPs were necessitated by the decline of the economy which followed the oil crisis of the early 1970s resulting in poor terms of trade and high domestic inflation, and the droughts of the 1970s and early 1980s which brought food shortage. After 1982, the economy continued to slow down, and inflation and the balance of payments situation deteriorated. In 1986, the government published the Sessional Paper No. 1: "Economic Management for Renewed Growth". From 1987, the bank adopted Sector adjustment lending

program and up to date covers two in agriculture, one in industrial sector, one in financial sector, one in export development and one in education. Kenya is still faced with a deep crisis characterised by weak agricultural growth, decline in industrial output, poor export performance, rising debt burden and deterioration of institutions, social indicators and the environment. In particular, the increasing debt burden has forced government to reduce expenditure on essential services.

The purchasing power of the population has fallen thus affecting nutritional standards. Desertification and deforestation and pressure on land intensified.

This paper addresses the effects of structural adjustment policies on women's access to employment opportunities. The second section briefly explains the statement of the problem. The third section discusses effects of structural adjustment on employment in general. Section four presents constraints to women's labour force participation. Section five presents women's employment under structural adjustment and summary and conclusions are in section six.

## 2. STATEMENT OF PROBLEM.

Structural adjustments affects women differently from men because of women's role in development. Approximately 80 per cent of women live in the rural areas and their participation in agriculture approaches 100 per cent between the ages of 15 and 64 years (Republic of Kenya, 1990a). Due to the traditional division of labour, women bear the responsibility of child care, preparation of food, water collection, firewood gathering and maintenance of the homestead in addition to other economic activities. Women are further disadvantaged in that they do not own land and face

constraints with regard to credit facilities.

SAPs do not affect women as women. They affect women in their role as farmers, as health care providers, as educators, child-carers, and income earners. Constraints on women's economic responsiveness and flexibility with regard to employment have been identified and include: education level, type of education, family and household responsibilities, available support services, policies, laws, regulations and cultural attitudes. The constraints hinder women's entry into more remunerative sectors and also block their exit from less remunerative activities. It would therefore be important to analyse how SAPs have affected women's employment opportunities in Kenya.

#### 2.1 Trends In Women's Employment

During the colonial period, the low wages paid to men depended on the continuation of women's subsistence production. Policies restricted women from migrating to towns to join their spouses. Since independence, however, policies have enabled women to enter many fields within the formal sector. Table 1 shows the engagement of women in categories of employment. Though the numbers remain low, an upward trend can be observed. The informal sector registered a higher number of women than the formal sector. Data indicate that even within the informal sector, women are under-represented compared to men. Figure 1 indicates that a larger proportion of women are self-employed and unpaid family workers. Currently, females account for 25.1 per cent of total employment (Republic of Kenya 1991b).

The problem of women's access to employment is complex because there are various factors that influence a woman's decision to participate in labour force. Women have not received much attention in the past.



particularly with regard to factors that affect their participation in the labour market. Recent labour force surveys indicate that female unemployment is on the rise.

Employment studies that have been undertaken by ILO and JASPA in the framework of adjustment programs show that women have been greatly affected by retrenchment policies, de-emphasis of public sector as a major source of employment in the modern sector, and the informal sector employment.

Table 1: PERCENTAGE OF PERSONS BY SECTOR AND SEX IN PRIVATE AND PUBLIC SECTORS, SELF EMPLOYED AND UNPAID FAMILY WORKERS 1970-1983.

	PRIVATE		PUBLIC		SELF EMPL. UNPAID WORKERS	
	Males	Females	males	Females	Males	Females
1970	85.8	14.2	85.5	14.5	82.0	17.7
1971	85.0	15.0	86.0	14.0	82.2	17.7
1972	84.5	15.5	84.2	13.8	82.0	18
1973	85.0	15.0	85.1	14.9	81.7	17.3
1974	83.7	16.2	80.2	19.8	73.2	26.8
1975	85.3	14.7	82.5	19.5	76.8	23.2
1976	85.0	15.1	82.2	17.8	73.6	26.4
1977	84.1	15.9	81.1	18.9	71.5	28.5
1978	83.4	16.6	81.5	18.5	72.3	26.7
1979	83.4	16.5	82.4	19.6	72.0	27.0
1980	82.0	17.0	81.8	18.2	71.0	29.0
1981	82.5	17.5	80.7	19.3	70.0	30.0
1982	82.0	18.0	80.6	19.2	63.0	32.0
1983	82.7	17.3	81.5	18.5	70.6	30.0

Source: ILO (1986) Women's Employment: Patterns of Discrimination and Promotion of Equality in Africa. The Case of Kenya.

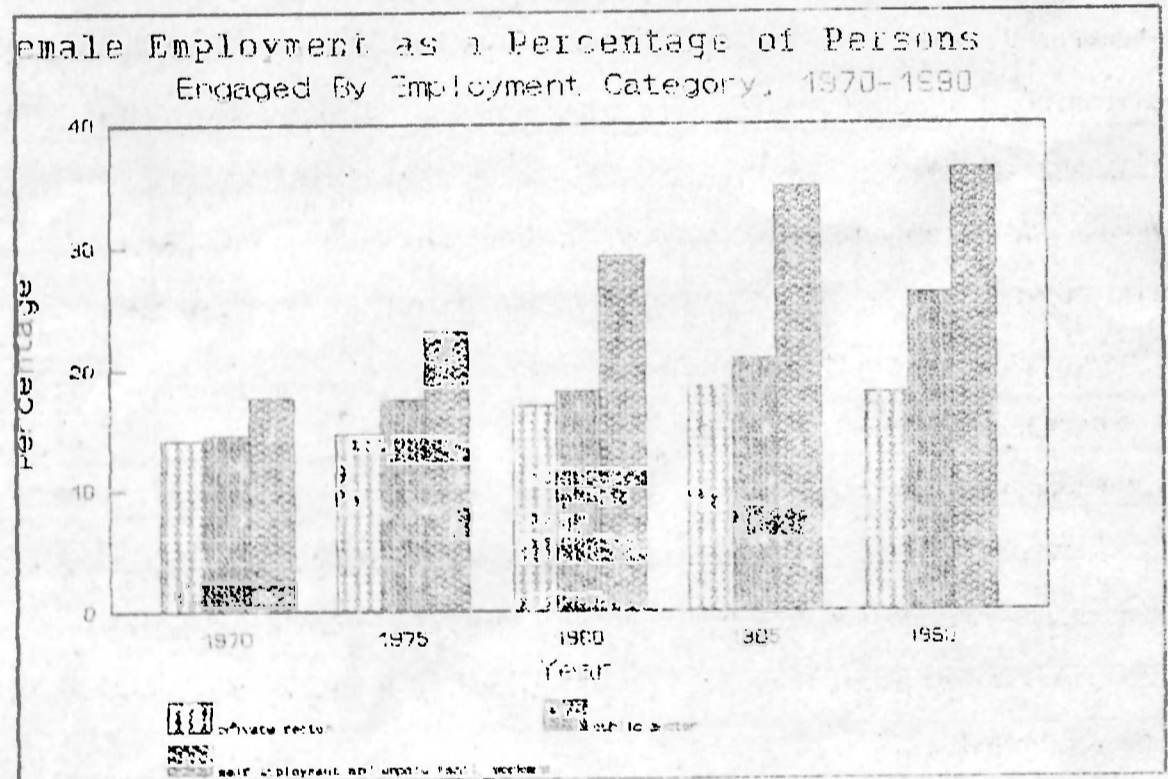


Figure 1: Female Employment as a % of Persons engaged by employment Category.

Source : GOK Annual Census of Employment and Earning in the modern Sector 1970-1990

### 3. THE GENERAL EFFECT OF STRUCTURAL ADJUSTMENT POLICY ON EMPLOYMENT.

#### 3.1 Credit Programs

Due to lack of collateral by the poor, the credit gains to the poorest borrowers are unlikely to be large during the process of adjustment. Women farmers do not hold title deeds and this affects their gaining access to formal credit. Thus their cultivation of most profitable crops is affected by lack of access to credit. This contributes to female poverty and efficiency losses for the economy. The informal financial system has been successful in some African countries such as Ghana, Malawi, Zimbabwe and Kenya. The informal financial systems include rotating funds, mobile banks and moneylenders. The rural women have successfully used saving and loan clubs. Credit programs for the retrenched workers as a result of adjustment has been started in countries such as The Gambia, Ghana, Guinea, Senegal and Mauritania. These credit schemes are for employees who wish to start small businesses.

#### 3.1 Foreign Exchange Rate Policy.

##### 3.1.1 Product Market Effects.

A devaluation of the local currency is presumed to change relative prices and switch demand from foreign to domestic goods. A switching policy affects the product markets by changing the relative price regime in favour of tradables.

The assumption is that product markets are generally competitive and that an increase in the commodity price in the market is enjoyed by producers. But the nature of the markets concerned and the institutions serving these markets is important. Farmers will not receive the full benefits of the economic reforms if the middlemen fail to share the price increases with the producers.

### 3.1.2 Labour Markets Effects.

In the short run, depreciation will induce movement of labour into tradables and out of nontradables thus causing unemployment. In the long run, with full factor mobility between sectors, and since the tradables sector is likely to be relatively labour intensive, production switching would lead to excess demand for labour.

The labour market effects on adjustment assume that the market functions competitively. Thus wages are flexible and full employment is guaranteed. In reality, there are imperfections in the labour market. If adjustment is through expenditure reduction rather than expenditure switching, and if the free market wage in the economy is at or near subsistence workers prospects, the vulnerable groups are likely to be affected. During this period, government policy will be the contraction in nontradables which will be induced by a cut in the government budget deficit. The budget priorities will determine how public activities are cut, for example whether new employment is curtailed or temporary employees are laid off. The contraction of nontradables may fall on urban services which might be in the informal sector. Women's employment which is relatively more concentrated in nontraded sectors like subsistence food production, services, small scale enterprise or trade, is likely to be affected. Workers in the formal sector made redundant from other non tradables are likely to enter the informal sector in large numbers.

The chronic poor in remote regions who produce nontraded goods will see no improvement in their prices as a result of devaluation due to poor communications in the product market. Devaluation should be combined with selective policy interventions to improve the functioning of rural product market. As the demand for labour in the cultivation of tradeable crops increases, the rural wage earners for either estates or smallholders are likely to gain in the medium to longer term.

### 3.2 Liberalization Policy

Liberalization policies attempt to remove the disincentives to exports caused by import protection and initiates a flow of resources out of protected importables into exportables. Such policies are expected to raise incomes since exportables in Africa are predominantly more labour intensive than protected importables. Labour and capital released from formerly protected activities cannot be expected to move easily and rapidly into new uses. There are likely to be problems for those with industry specific skills resulting in highly localised frictional unemployment in the short to medium term that can be reduced by coordinating liberalization with other policy reforms.

### 3.3 Self Employment

A number of strategies have been adopted in recent years to improve the performance and profitability of the micro enterprises within the informal sector. These strategies focus on training, credit and the provision of supporting infrastructure. Formal credit is often difficult to get, especially for women. Earnings may contract in urban informal employment under adjustment. First, workers displaced by liberalization of industry and retrenched workers from the public sector will likely join the informal sector. Second, enterprises producing nontradables, particularly in the services sector, will be affected. The service sector is dominated by women. Third, the demand for informal products will fall if adjustment depresses urban income. Fourth, as modern industries recover their capacity utilisation, some consumers will switch back to them preferring their products.

In the rural areas, as policy distortions against agriculture are corrected, the demand for goods and services by farmers will rise as their income increases. The urban suppliers will find it difficult to compete with local producers due to high transportation costs.

### 3.4 Policies Towards Wage Employment

The impact of SAPs on wage earners partly depends on the size and character of resource reallocations required. The outcome of wage employment and earnings depends on the relative labour intensities of the expanding versus the contracting sectors and whether there is output growth during the structural shift in production.

In Africa, unemployment rate is approximately 15 per cent over the region (ILO, 1991). Real wage improvement may be slow during the process of adjustment. Unemployment in Africa arises from factors such as foreign exchange shortages in industries with inputs that are import intensive, high population growth rates, and structural employment problems.

### 3.5 Public Sector Employment Policy

During adjustment process, a need arises to curtail public expenditures and to transfer resources out of tradables. In some African countries, the public sector wage bill is very high and reduction is recommended if priority investments are to take place. The public sector faces the problem of retaining skilled employees and preserving incentives. During retrenchment, lower salary scale employees are likely to lose their jobs. Women employees in the public sector are likely to be affected because their low levels of education frequently place them in lower job cadres.

## 4. CONSTRAINTS TO WOMEN'S LABOUR FORCE PARTICIPATION

Labour force participation rates in Sub-Saharan Africa share the following characteristics:

- (a) Activity rates are generally higher in rural than in urban areas.
- (b) Participation rates are generally higher for males than for females, except for age group 15-19 due to higher male enrolment in secondary education.

(c) In rural areas, the activity rate is highest for females.

There has been marked increases in participation rates for urban women in Sub-Saharan Africa. "In Zimbabwe, the overall activity rate of the working age population increased by 7 percentage points between 1982 and 1986/87. In Kenya, the urban labour force participation rate for women increased from 39 to 56 per cent" (ILO, 1991).

Urban women are more likely to be unemployed than urban men because in urban areas, jobs are more competitive and men are better qualified. However, in recent years, more urban women have been joining the labour force due to improvement in education.

#### 4.1 Supply Side Constraints:

##### 4.1.1. Education:

Limited access to modern education is one of the critical factors adversely affecting the participation of women in the labour force. Women's labour force participation rate is positively related to education (Republic of Kenya, 1988). Table 2 details the urban labour force participation rate and unemployment rate by education. For the urban women, participation rates increase steadily the higher the level of education. Unemployment rate declines the higher the level of education. Note that the unemployment rate for women is 24.1 per cent compared to 11.7 per cent for men, unemployment rate for women is lowest after forms 5 and 6 yet rises dramatically after college.

In the rural areas, participation rates for women are on the average higher than men's participation. Participation rate is 93 per cent for women with no education. Education is not an important determinant of women's rural labour force participation. Unemployment rates are very low in the rural areas (See Table 3).

Expenditure allocations to education have been very high in Kenya indicating the importance the government attaches to education. The

expenditure allocations averaged 15 per cent of total public recurrent budget in 1960s doubled in 1970s to 29.9 per cent, increased to 35 per cent between 1970-1980 and fell to 27 per cent in 1990 (Republic of Kenya, 1990b.)

TABLE 2: URBAN LABOUR FORCE PARTICIPATION RATE AND UNEMPLOYMENT RATE BY EDUCATION

	Participation Rate		Unemployment Rate	
	Men	Women	Men	Women
None	90.6	44.0	6.5	21.2
Std. 1-4	89.2	57.5	11.7	19.3
Std. 5-8	77.2	47.4	10.9	25.0
Form 1-2	74.2	59.3	13.4	39.0
Form 3-4	83.4	65.2	17.4	26.8
Form 5-6	81.2	67.8	9.5	5.1
College	84.3	87.5	3.4	17.0
University	95.7	75.8	1.2	0.0
Total	82.2	55.9	11.7	24.1

Source: 1986 Urban Labour Force Survey (Republic of Kenya, 1988).

TABLE 3: RURAL LABOUR FORCE PARTICIPATION RATE AND UNEMPLOYMENT RATE BY EDUCATION

	Participation Rate		Unemployment Rate	
	Men	Women	Men	Women
None	89.9	93	0.5	0.0
Std. 1-4	82.5	86.7	0.3	0.1
Std. 5-8	89.1	93.2	1.0	0.2
Form 1-2	87.5	92.7	2.1	0.1
Form 3-4	91.5	98.1	4.3	1.4
Form 5-6	81.7	90.5	4.1	0.0
College or	97.5	95.6	0.0	0.0
University*	89.	31.7	7.6	0.0
Total	87.2	91	1.0	0.2

\* The sample size for this level of education is too small for measure of participation to be meaningful.

Source: 1988 Rural Labour Force Survey (Republic of Kenya, 1990a).



4.1.2 Age:

Women enter urban labour force at a younger age than men (15-19 years), their participation rate peaks earlier at age 25-29 years and declines thereafter until the age of 65. It is noteworthy that women's urban labour force participation rate is lower than men's in all age groups except in the 15-19 year age group. (See Figure 2)

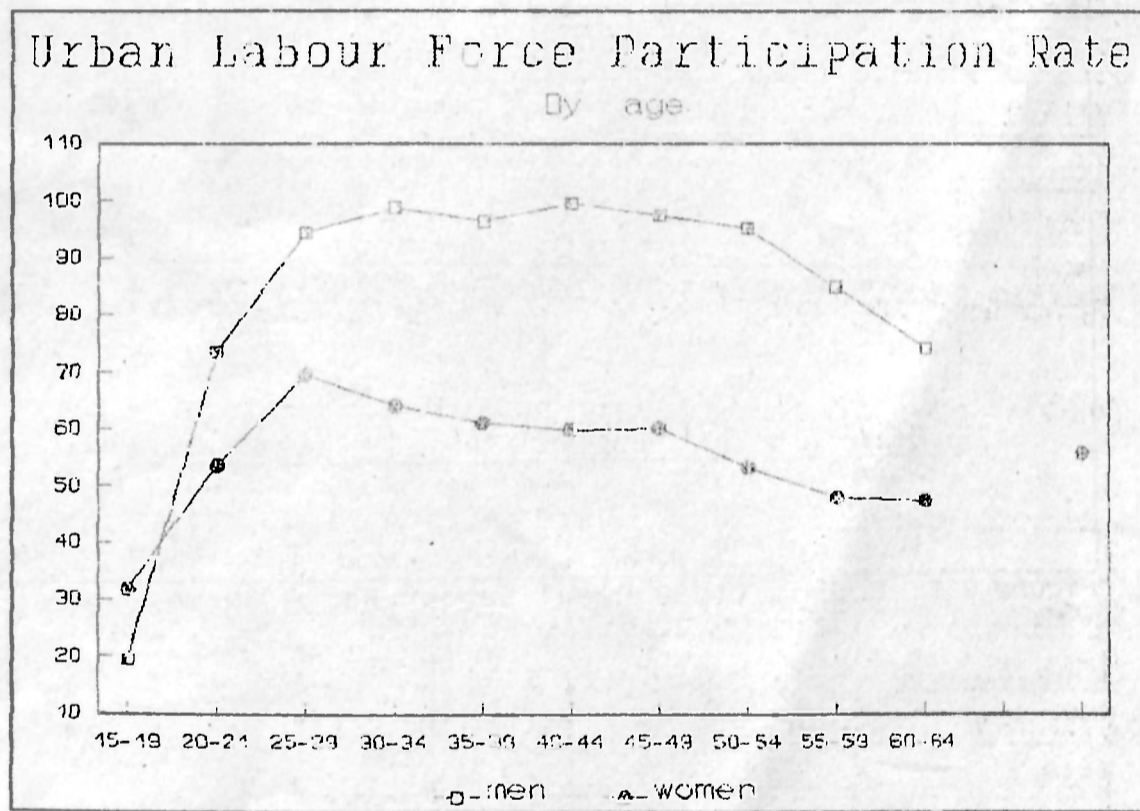


Figure 2: Source 1986 Urban Labour Force Survey

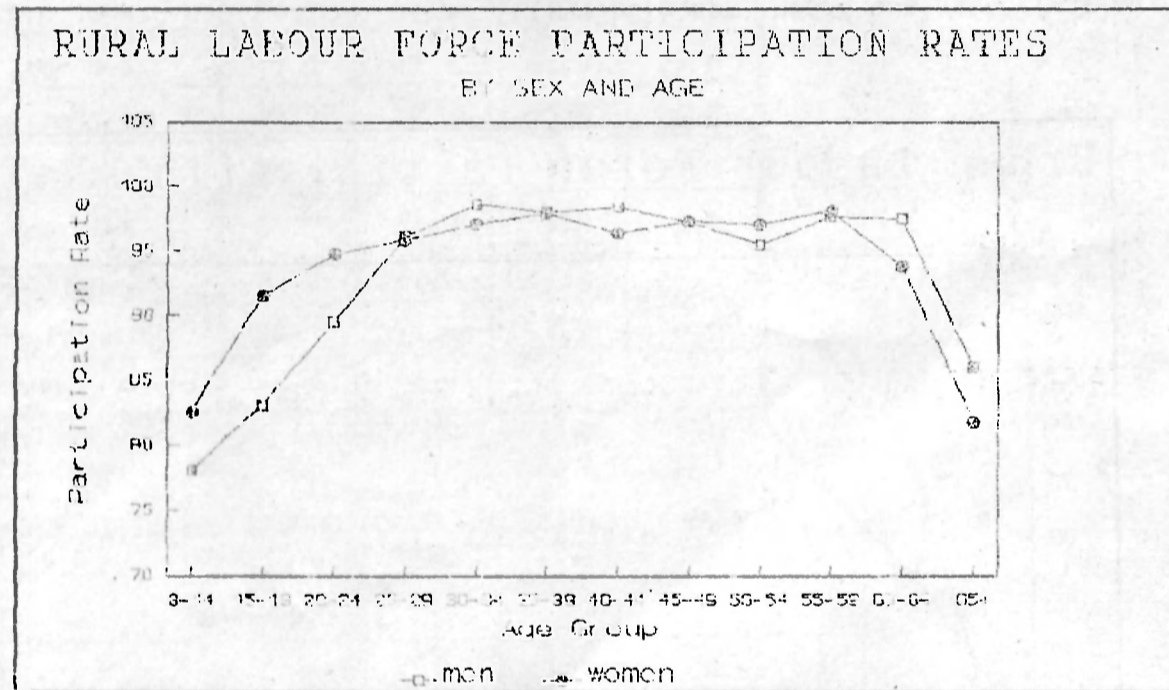


Figure 3 : Source: 1988 Rural Labour Force Survey

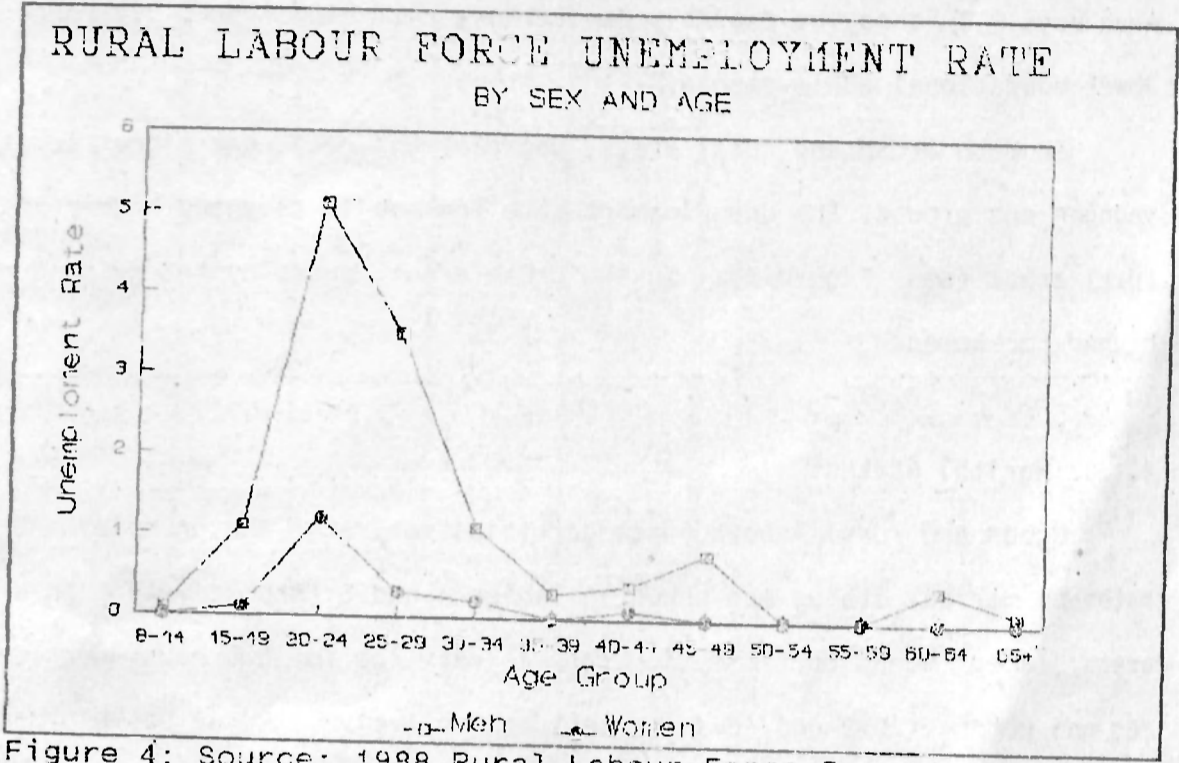


Figure 4: Source: 1998 Rural Labour Force Survey

In rural areas, participation rates by age are quite similar for both men and women (See Figure 3). In the rural labour force, school girls are more likely to participate in the labour force and to work longer hours than boys. This may be possibly be due to girls' higher drop out rates and lower educational achievements.

In both urban and rural areas, unemployment rates are higher for the younger age groups. The unemployment rate for men is slightly higher in the rural areas (see Figure 4). In the urban areas, unemployment rate is much higher for women.

#### 4.1.3. Marital Status:

Urban and rural labour force participation rates and unemployment rates by marital status are shown in Tables 4 and 5 respectively. In urban areas, labour force participation rate is very low for the never married men and women. (10.2 and 16.4 per cent respectively). Rural unemployment rates in all groups have negligible unemployment rates.

TABLE 4: URBAN LABOUR FORCE PARTICIPATION RATE AND UNEMPLOYMENT RATE BY MARITAL STATUS.

	Participation Rate		Unemployment Rate	
	Men	Women	Men	Women
Never married	20.2	16.4	34.4	25.9
Married	95.6	52.7	0.6	25.1
Separated	60.2	68.2	4.0	4.4
Divorced	57.4	75.6	29.6	11.7
Widowed	35.1	59.5	0.0	9.1
Total	82.2	55.8	11.7	24.1

Source: 1986 Urban Labour Force Survey. (Republic of Kenya 1988)

TABLE 5: RURAL LABOUR FORCE PARTICIPATION RATE AND UNEMPLOYMENT RATE BY MARITAL STATUS.

	Participation Rate		Unemployment Rate	
	MEN	WOMEN	ME	WOMEN
Never married	80.9	85.3	1.1	0.3
Married	95.5	95.6	0.6	0.1
Separated	97.7	93.7	0	0
Divorced	97.2	92.4	0	0
Widowed	34.1	90.5	0	0
Total	82.2	55.8	11.7	24.1

Source: 1988 Rural Labour Force Survey (Republic of Kenya, 1990a).

#### 4.1.4 Domestic Production:

The urban and rural labour force surveys indicate that Kenyan women work long hours and more hours than men in unpaid domestic production in both urban and rural areas. Unemployed women in both rural and urban areas spend longer time in household production than those who are employed. In rural areas, women spend 14 hours per week in household chores compared to 2 hours for men. Women spend 23 hours per week in household chores compared to 3 hours for men when water and firewood collection are included.

Given such long hours of household production, on average women spend fewer hours than men in paid activities. In rural areas, women spend an average of 2.5 hours per week in wage employment and non-farm profit making activities. With regard to all work activities in the rural areas, women work 41 hours per week compared to 27 hours per week for men (Republic of Kenya 1990a).

The 1986 urban labour force survey found out that in urban areas, women spend 27 hours per week in household production, compared to 10 hours for men (Republic of Kenya 1986). The urban data reveal that women spend on average of 46 hours per week in paid employment compared to 50 hours per week for men. Adding together both kinds of work, women in urban areas have a longer total work week (73 hours) than men (60 hours).

#### 4.1.5 Household Status:

The status of a woman within the household affects her participation in the labour force. The 1986 urban data indicate that women who are household heads have higher labour force participation rates (87 per cent) than women who are spouses (57 per cent) and daughters (32 per cent).

According to the rural data household heads have a high participation rate (96 per cent). Unlike in urban areas, the variation among women household members is less.

#### 4.2 Demand Side Constraints:

##### 4.2.1 Historical factors:

During the colonial period, there existed deliberate policies to restrict women from joining the migrant labour system. Women supplemented the low wages paid to men by remaining in subsistence production. In Kenya for instance, it is only in 1930s that women were hired as casual workers in coffee curing factories, and cigarette factories in packing and boxing of cigarettes (ILO, 1991). In the early 1950s during the emergency, women's paid employment increased. But this trend was reversed with the end of emergency. Historical factors have thus played an important role in explaining the low levels of women's participation in paid employment.

##### 4.2.2 Labour Laws:

In some cases, the law has contributed to promoting gender discrimination. In Kenya, for instance, under the protective labour laws, women have limited hours of work.

##### 4.2.3 Job Segregation and Sex-Labeling Jobs:

Women do not venture into certain jobs because of the strong cultural beliefs that some jobs suit women. In a study carried out by JASFA, four categories of barriers to female employment mentioned by employers that led them to be segregated in certain occupation were: educational barriers, maternity leave, socialisation barriers and other discriminatory practices (ILO, 1991).

#### 5 WOMEN'S EMPLOYMENT UNDER STRUCTURAL ADJUSTMENT

Adjustment often entails job losses in the formal sector, at least in the short term until growth is resumed. Retrenchment policies will affect women differently from men because women are less educated than men and

their participation in formal labour force is lower. Furthermore, there will be few new formal sector jobs and employment for university graduates will no longer be a guarantee. The urban uneducated woman working in the formal sector is likely to join the informal sector.

During the adjustment process there will be movement of labour from nontradables to tradables. Women will be affected because they are mainly in the nontradable (services) sector. Adjustment is therefore likely to create more unemployment to women than men particularly in the urban areas where urban unemployment rate is high.

Workers displaced due to liberalization will also join the informal sector. The women are likely to join the informal sector due to ease of entry, low capital requirement, simple technology, compatibility with childcare as well as lack of alternative economic opportunity. As more people join the informal sector, wages will be depressed and there will be stiff competition within the sector. If urban incomes are depressed during adjustment, the demand for informal products will fall. The urban informal sector employment has grown during the 1980s and is expected to absorb the displaced workers during the process of adjustment. Though many are underemployed in this sector they consider it as a last resort to employment. Adjustment processes have resulted in setting up of the Export Processing Zones (EPZs) which tend to employ young women in garment production.

As the formal job market shrinks, many women are turning to the informal sector. It is worth noting that many women enter this sector with a disadvantage such as lack of skills, and formal credit facilities so they end up in petty trade.

The women in the rural areas are likely to benefit because under adjustment, the demand for goods and services will rise as agricultural price distortions are corrected. Women in the rural areas are not



likely to be unemployed given their high participation rates in the labour market.

Real wages have failed to keep pace with the cost of living and the inflation rate has been very high. The women, having poor collective bargaining power have been affected most with the result that they have to work longer hours, diversifying their economic activities.

The increases in prices of basic commodities and removal of consumer subsidies has affected the nutritional status of women and their capacity to work. Reduced health services have also affected women differently from men.

With the introduction of school fees, the economic pressure on women is likely to increase and female children are likely to drop out of school.

#### 6. SUMMARY AND CONCLUSIONS

This paper has attempted to identify some of the effects of structural adjustment policies on women's access to employment opportunities. Retrenchment policies are likely to affect the social and services sector which has a large concentration of female employees. The public sector is no longer an employer of the last resort under structural adjustment. The stiff competition in the labour market is likely to affect women more than men due to women's lower education. The displaced workers are likely to join the informal sector as a last resort to employment. Structural adjustment policies are therefore likely to negatively affect the employment situation of women. The greatest challenge to policy makers is how to improve the employment of women given their role in development during the structural adjustment period.

1. Tradeable goods are those that cross frontiers and in theory, their prices are determined directly by world market conditions. Nontradeables are goods and services whose prices are determined by domestic supply and demand (World Bank, 1990).

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