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WOMEN IN LATIN AMERICA AND THE CARIBBEAN: THE CHALLENGE  
OF CHANGING PRODUCTION PATTERNS  
WITH SOCIAL EQUITY

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## INTRODUCTION

As demonstrated by the Regional Plan of Action for the Integration of Women into Latin American Economic and Social Development (ECLAC, 1977), adopted by the governments of the region in 1977 at the First Regional Conference on the Integration of Women into Latin American Economic and Social Development, held in 1977 in Havana, Cuba, the integration of women into the development of Latin America and the Caribbean has always been a concern of ECLAC since its beginnings. Indeed, the Regional Plan of Action regarded the living conditions of women as being linked to development problems as they were then perceived, and its recommendations match the development models that were deemed desirable for the region in the 1970s.

The aim of the present study, which is being submitted to the Fifth Regional Conference on the Integration of Women into the Economic and Social Development of Latin America and the Caribbean, is to provide inputs for the normal functions of the Conference consisting of evaluating the progress made with respect to the integration of women into the development of the region, analysing remaining obstacles in that regard and putting forward recommendations for action (ECLAC, 1977). The Fifth Regional Conference is also expected to establish guidelines for the elaboration, in future, of a new regional plan of action as part of the regional preparations for the world conference on women scheduled to be held in 1995, pursuant to resolution 1990/12 of the Economic and Social Council.

This report continues with ECLAC's own line of analysis with respect to the topic of women, which reflects the need to improve the integration of women into economic and social development and focuses priority attention on the most vulnerable groups; it also devotes special attention, at all socio-economic levels, to problems relating to gender-based discrimination that result in permanent legal and social inequalities.

This document is the outcome of a preliminary effort by the secretariat to make the debate on the status of women part of the current concerns of the countries of the region as reflected in the ECLAC proposal on changing production patterns with social equity adopted by the governments of the region at the Commission's twenty-third session (ECLAC, 1990a). Since that proposal is more global in nature, it does not explicitly consider the situation of women, and the present study is therefore an attempt to link broader issues with more specific ones. Certain topics lend

themselves to the establishment of such links, whereas others will require further analysis, and there are even some where the assertion of such a relationship is frankly forced. Throughout the present document, an attempt is made to identify and draw further attention to existing gaps that could be studied in future. Moreover, the changing of production patterns is in itself a dynamic proposal in the process of being developed and supplemented, especially in the area of social equity. An effort has been made to retain the aspects of social equity that are crucial to women and that have not been explicitly stated in the ECLAC proposal but which have already been considered in the series of meetings and debates that have been organized in that regard, with the firm conviction that they will eventually be incorporated into the proposal.

The document begins with some basic assumptions based on studies of changes in the status of women in the region over the past few decades. One of the assumptions is that the present upward trend in the participation of women in gainful employment is a structural trend that will continue in the future regardless of the conditions under which this participation takes place. This is partly due to the changes in cultural patterns relating to the gainful employment of women which began to gain momentum in the 1960s as a result of urbanization, modernization and the spread of education, which will probably continue to expand. Moreover, as a result of the crisis affecting the region, the conditions that have triggered a deterioration in the standards of living of the majority of families have also had an impact on the number of women doing paid jobs. The increase in the number of households below the poverty line, the deepening poverty of such households and the rising number of poor households headed by women are probably the main reasons why women's participation in the labour force can be expected to grow in the coming years and to lead to a situation which will have to be dealt with by governments. It should also be assumed that the deterioration of the living standards of a large number of middle-income households means that they will not be able to live on the income of a single family member. Although it may well be that in many instances in the past women remained in the home and took responsibility for domestic chores because this was an efficient form of administering the household, in many cases this no longer appears to be a viable option. In fact, over the past three decades, the patterns of participation of Latin American women in economic activity have surpassed all expectations.

Another assumption is that the status of women is closely linked to the prevailing conditions in their countries and reflects existing heterogeneity. Moreover, recent experience has borne out the fact that although on occasion projects and programmes for the advancement of women may have improved specific aspects of the conditions under which women live, these initiatives have generally tended to increase their marginality. Therefore, while attempting not to lose sight of the objective of improving the status of

women, this document strives to place the issue within a broader context and to seek out common points in development policy orientations at which women and a consideration of the conditions particular to them can be incorporated into their main policy lines.

As one of the main objectives of development processes, social equity must become a major ingredient of the ECLAC proposal and of the integration of women into development. Looking at things from a wider perspective and in view of the fact that women belong to various social and economic strata, social equity has to do with—but is not restricted to— income redistribution, changing production patterns and providing adequate and sufficient social services (Gurrieri and Torres-Rivas, 1990). Thus, gender-based equity<sup>1</sup> is linked to aspects of integrating women into development through a more equitable participation of women in the labour force, education and socio-political activities; it also has to do with the cultural changes needed to ensure that women can enter the third millennium armed with exactly the same rights as men of their generation. The document goes on to show the ambivalences and contradictions that the process of integrating women into development in the region has faced and the potential contributions that women could make under more equitable conditions.

The present document, rather than taking a holistic approach, has selected priority topics, important specific cases and innovative aspects. This is mainly because the evaluation made by the Fourth Regional Conference in the book entitled Los grandes cambios y la crisis: impacto sobre la mujer en América Latina y el Caribe (ECLAC, 1990b) is fairly recent and covers the long term. This effort will therefore have to be complemented by focusing attention on priority areas in order to be able to make recommendations for concrete action. In brief, those aspects of the global ECLAC proposal that have the greatest impact on the status of women have been selected, while emphasis has been placed on the aspects of the status of women that are crucially important to bringing about changes in production patterns with social equity.

The document also drew on valuable information provided by the organizations and specialized agencies of the United Nations system, especially the regional bodies. The vital role that the United Nations has played in the advancement of women, particularly in recent decades, provides essential inputs that could be used in specific projects and programmes to design regional, subregional or national policies.

Finally, various examples are used to highlight the extraordinary work being done by non-governmental organizations in enhancing the status of women in the region; such organizations can potentially contribute a great deal to helping society to strengthen the democratization processes that are essential to bringing about changes in production patterns with social equity.

# I. CHANGING PRODUCTION PATTERNS WITH SOCIAL EQUITY: CONDITIONS, RATIONALE AND PARTICIPATION OF WOMEN

In the early 1970s, as a result of its concern for the status of women, the Economic Commission for Latin America and the Caribbean (ECLAC) made special efforts to link the topic of women with the economic, social, cultural and political aspects of development. These efforts culminated in the adoption by the governments of the region of the Regional Plan of Action for the Integration of Women into Latin American Economic and Social Development at the first regional conference on women, held at Havana, Cuba, in 1977. Since then, the region has gone through such radical changes and the panorama is now so different that a new look at what the future might entail needs to be taken. The ECLAC proposal attempts to achieve this objective, which of course calls for a rethinking of issues involving women from a fresh perspective. Although the general tenor of the present document is the quest for an appropriate basis for linking the proposal with the topic of women to enable the latter to be analysed, it has been deemed appropriate to deal with certain specific aspects of the proposal and of the topic of women that are absolutely vital for future studies, even though at the moment they have barely been touched upon.

Apart from assessing the impact of the crisis on the region, the new ECLAC proposal (ECLAC, 1990a) looks to the future and puts forward the main tasks which the region will have to accomplish in the coming decades. The basic task is to achieve changes in production structures within a framework of progressively greater social equity. The central argument of the document stresses that economic development can be achieved in a context of democracy and that development will be sustainable if there is a better distribution of its benefits, i.e., greater social equity. The proposal has three basic objectives: international competitiveness, which requires the countries to change their patterns of production; innovative capacity and opportunity, combining the objectives of efficiency and social equity; and creating or enhancing aspects of collective action and interregional cooperation (ECLAC, 1990a). Due to the large number of areas involved, the required action in those areas should be taken simultaneously because they all reinforce one another. This calls for a supporting foundation which is what is referred to as "strategic consensus-building". Thus, the proposal is systematic

since, it is the combination of actions and their modalities which will determine the possible options and responses.

One of the proposal's main characteristics is that it does not purport to be a single, universally applicable recipe; it consists of a set of guidelines that can be adapted to the particular situations of the individual countries. In other words, it is sensitive to the differences among and within the countries of the region. Its key component is that it calls for the incorporation of technical progress into the production process as part of a systematic and sustained effort to improve productivity and to share its benefits. It assigns considerable importance to the State, since it is ultimately the State that will organize the entire system, and that has the framework in which economic activity will be carried out. At the regional level, the issue of integration is viewed as a crucial and functional component of economic development. Moreover, in order to move Latin America from the periphery towards the centre, it would be advisable to take certain regional measures, especially in the area of research and development, supported by or linked to international technical cooperation and sometimes to direct foreign investment, in order to incorporate technologies which are largely controlled by transnational corporations.

In order to develop, the countries have to improve their income distribution, consolidate democratic processes, gain greater autonomy, and create the conditions that will enable them to halt the deterioration of the environment and improve the quality of life of the entire population. The ECLAC proposal recognizes that changes in the international climate put the region into a situation of instability and uncertainty, one element of which is the fact that Latin America continues to occupy a peripheral position in world product specialization, but holds that external influences are a fact, not an excuse. The proposal therefore places greater stress on the internal efforts of the countries and of the region as a whole. It concedes that direct foreign investment can provide support in changing production patterns, provided the terms and conditions of such investment as established by national legislation channel it into the sectors that produce technological change and are conducive to the effective input of capital, technology and management capacity.

At the domestic level, the proposal aims at maintaining macroeconomic balances, improving development financing, maintaining social cohesion and consolidating democratic processes while seeking to ensure the long-term stability of macroeconomic balances and attaining greater social consensus.

In the 1980s, macroeconomic imbalances reached unprecedented levels. Although the maintenance of macroeconomic balances is not of itself a sufficient condition to ensure growth, it is nevertheless a very vital condition, especially if, within a

macroeconomic strategy to achieve recovery, stabilization and adjustment objectives are combined with those of the change in the patterns of production orienting macroeconomic policy toward the objective of growth.

In order to achieve changes in production patterns, a substantial increase in the investment rate, which can be financed from external resources, and higher public and private savings will be required. In recent years, the inflow of external financial resources into the region has been used to cover interest payments, which have lately even exceeded net external financing. Fiscal policy will have to be modified in order to produce the required increase in public savings for financing changes in production patterns. There are certain expenditures that Latin American States will have to make, especially those aimed at supplementing the efforts of the private sector with respect to incorporating the region into world trade and minimizing the social costs of adjustment especially with regard to health, education and social security. Many studies indicate that such costs have affected women more than men (UNICEF, 1987a and ECLAC, 1990b).

Personal savings and the saving of enterprises is a subject which has only recently begun to be studied. Special mention should be made of the interrelationship between macroeconomic policy and personal savings, whose most patent manifestation were the capital flights from the region during the past decade. Generally, the subject of personal savings is becoming very important in a region where, for cultural reasons, saving has been difficult to encourage, especially with the advent of consumption-based models (Filgueira, 1981), and also in view of the inflation to which countries of the region are subject. In this regard, women can play a very important role, since they are usually the targets of advertising and the ones who most often manage household spending. Another important aspect is the link between the increase in income and savings, which could well be strengthened through other economic policy components.

Little has been said until fairly recently about the links between macroeconomic policies and the participation of women and the contribution of women to the world economy; these aspects have only begun to be studied systematically in the last few years (Joeke, 1987). This has been partly due to how women relate to the job market and to the fact that the first few years of study no doubt focused more on legal aspects, aspects of citizenship and political participation or the fact that women were considered as the target groups of social support policies. However, the macroeconomic policies selected are those that determine the priority production sectors, the type of training to be provided and the groups that will receive economic assistance; this will affect the participation of women in the job market, as most of them are in very specific economic sectors. If what is desired is to bring about changes in production patterns while promoting

social equity, and to provide for a more equitable participation of women, then this needs to be taken into consideration when designing macroeconomic strategies, since such strategies will have to include the specific components that make it possible to modify women's position in the economy.

The conditions existing on the labour market are a key factor if the region is to make any headway in achieving changes in its production patterns while promoting social equity. During this decade, the labour supply will continue to become more urbanized, the growth of the economically active population will continue to decline and demand will be closely linked to the progress made in transforming the region's production patterns, expanding its exports and reducing the net transfer of resources associated with the external debt. It is widely agreed that the female participation rate will continue to outstrip the male participation rate (2.7% annually versus 2.2%), and as a result that by the end of the decade the female labour force will make up 28% of the labour market (CELADE, 1990).

This context makes for greater prospects of considering the situation of women in development. Any changes in production patterns coupled with social equity must reflect the effective contribution, status and potential of all the social agents involved. The real level of education of the women of the region and what they actually contribute to the economies of their countries are factors that the new proposals should consider as part of their diagnostic appraisals; they should also take into account the participation of women, especially through the social movements of the past few decades, in support of the building of democracies. The main idea behind this linkage is that in Latin America and the Caribbean the problem is not whether women should be integrated in development, but rather in what way women are to be integrated into development and how they will be incorporated into development strategies and policies in which they have not been taken into account. Given that by the end of the century the region will have 55 million women in the labour market, 22 million of whom will have entered the market between 1980 and the year 2000, it must be recognized that their level of participation in economic activity has changed completely, since they are actually integrated into all the development processes (López and Pollack, 1989).

The changing of production patterns is conditional upon socio-political factors, one of the most important of which is the support of social agents prepared to accept sacrifices and shoulder the responsibilities that go hand-in-hand with such changes. This is particularly important in democratic contexts where social support and concerted strategies are required.

It should be noted that the changes of the last few decades have been so rapid that one generation's experience has been barely

adequate for the next generation. Many of the changes have been controversial and have heightened inequality, thus frustrating the expectations of various groups that aspire to social mobility. Large sectors of women who acquired education during that period were unable to find places in society that befitted their training (UNESCO, 1990). Cultural barriers maintained technological gaps between the training of men and that of women in most areas. The standards of living of families declined as a result of the lack of support for activities relating to household chores and the care of children, a situation that was aggravated by cuts in social spending. In spite of this, women played a greater role in social and political affairs, not so much in traditional parties as within the social organizations that came to prominence in that period. This was due partly to economic pressures and partly to the situation that affected the physical security of families. However, apart from short-term situations, the most important factor was that urbanization and the expansion of education put many women in situations where they exchanged views and interacted with their peers, and this has allowed many of them access to higher levels of organization than they have ever had in any other period.

It is quite clear that not all agents will support the proposal for changing production patterns: many will have different proposals while others will see it as contrary to their interests. The social agents that would have to be reckoned with are the economic elite, who have had a considerable ability to face the crisis and have even improved their standards of living, and some of whom have boosted export activities; the middle strata, who have become even more heterogeneous during this period and have had a different response to the crisis; urban labourers, some of whom have moved to the informal sector; and the informal sector itself. Those working in the informal sector have become gradually poorer and more numerous, while at the same time, they have demonstrated a considerable capacity to adjust. Finally, the effect of the crisis on farmers and rural workers has been different. Small farmers have adjusted better to changes, owing to better prices of foodstuffs while the already straitened circumstances of landless rural labourers have worsened.

In each of these groups, women will probably behave in many areas in line with the interests of the socio-economic groups to which they belong. Issues relating to equity in income distribution and greater participation of women in society could generate the strong support of large groups of women, particularly in the middle and lower strata of the urban and rural areas. At the same time, in the upper strata, factors linked to modernization sometimes bring out different types of demands from women in those groups with respect to education, work and social participation.

In addition to the traditional types of analysis, certain other categories or groups that have demonstrated great dynamism in the past few years on the Latin American scene, both as economic

actors and flexibility and a special ability to adapt to changes, should be taken into consideration. These groups, made up of women and youth, could be convened on many occasions within the framework of other, more unorthodox programmes that allow them to break new ground regarding their prospects for integration into society.

The proposal for changing production patterns with social equity raises some dilemmas that need to be addressed. One of these stems from the adoption of an open trade policy which, notwithstanding the deregulation of tariffs in the specific case of Latin America and the Caribbean, will call for varying degrees of State intervention. In order for such a policy to take full advantage of the opportunities offered by the international market, it would be advisable to provide export activities with the same level of protection as import substitution activities; the authorities should also ensure that exporting firms can secure capital goods and inputs at prices similar to those on the international markets. Moreover, the open economic policy should be implemented gradually, creating conditions of credibility within a context where macroeconomic balances are maintained.

It should be kept in mind that changes in production patterns and the resulting technological expertise are medium-term processes that can, even in the short run, make levels of productivity more heterogeneous and thus heighten the inequalities in the region, as reflected by high levels of activity in the urban informal sector and the backwardness of the rural areas. In fact, even the most optimistic projections show that the high rates of underemployment will persist in Latin America and the Caribbean until at least the end of this decade. Hence, in order to achieve economic growth coupled with greater social equity, the countries should make efforts in the direction of both increasing the production capacity of the modern sectors and raising the productivity and income levels of the more backward sectors. Since a considerable proportion of women belong to sectors which have been bypassed by development, these sectors should be promoted through programmes designed to help low-productivity sectors, especially the informal ones. This will be accomplished preferably through training programmes designed to enhance the capacity of micro-enterprises and self-employed persons to sustain their productive activities; moreover, both micro-enterprises and self-employed persons will have to be provided with greater marketing opportunities and appropriate managerial skills, while training and financing need to be promoted in rural areas experiencing problems with respect to food production.

The interaction of public and private agents is crucial to the success of changing production patterns with social equity. Close links are required among the various actors, and sectoral and macroeconomic policies will have to be coordinated. The State can play a fundamental role in this regard. This role will probably be defined by the interaction between the various actors and, like all

processes involving consensus-building and consultation, it is fraught with uncertainty. However, this new State would have to consider the potential that some groups, such as the large conglomerates of women have as representatives; given their recent relationship with the State they tend to make its action more flexible. If the State is incorporating some new topics in a comprehensive and coherent manner in its activities, then it should find a logical place for designing policies to improve the integration of women into development, both because of the growing economic contribution that women make and because of the genuine opportunity to achieve equity at all levels of society.

The topic of women can be approached in various ways within the context of changing production patterns while striving to attain social equity, and its analysis enriches the overall picture. The unorthodox subject of analysis constituted by the group "women" helps to shed light on some problems of development that are not visible from other perspectives. On the one hand, the issue makes it necessary to include cultural aspects more explicitly, since most of the roles assigned to women in society stem from the society's stereotyped cultural view of women. On the other hand, it helps to enrich the so-called "human" dimension of development by including aspects of day-to-day family life as part of the overall social situation, which helps to close the gap between economic development and social development, formerly regarded as separate aspects of society. It also sheds light on areas of social life that have changed but that traditional methods of analysis have not been able to measure until now. Changes in behaviour and reproduction patterns, unusual labour arrangements, different forms of social organization and innovative aspects of economic activity are some of the facets of the topic which must be studied if the goal of changing production patterns with social equity is to be realized; such facts should be part and parcel of a genuine systemic perspective.

The ultimate aim of the ECLAC proposal is to outline the steps that need to be taken in order to place the region on the path to sustainable development on the threshold of the twenty-first century. The purpose of linking the treatment of the issue of women and development to the ECLAC proposal is to ensure that the proposal utilizes all the region's available human resource potential equitably in order to ensure its success and give the women of Latin America and the Caribbean the opportunity of entering the next century as the true equals of men.

## II. THE RECENT LATIN AMERICAN SCENE AND THE STATUS OF WOMEN

### 1. General introduction

As the ECLAC document on changing production patterns with social equity (ECLAC, 1990a) notes, the countries of the region are entering the 1990s under the burden of the recessionary inertia of the 1980s, the heavy load of their external debt commitments, the fundamental lack of correspondence between the structures of international demand and the structures of Latin American and Caribbean exports, and an accumulation of gaps and shortcomings which have led to legitimate but unsatisfied demands, especially by low-income groups. By the end of 1989, the region's average per capita gross domestic product was 8% lower than in 1980 and the same as that of 1977; this is one of the indexes that clearly sums up the impact of the 1980s on the region and the magnitude of the crisis.

During the 1980s, there was a considerable slowdown in the region's economic growth, the persistent macroeconomic imbalances were more pronounced, adjustment was essentially regressive, the public sector became much weaker and, finally, there was a decline in capital formation.

During that period, the main sources of economic growth of the previous three decades -an expanding export sector dependent on primary commodities, industrialization that was basically fuelled by domestic demand and sustained growth in investments (especially public investments)- tended to slow down or even stagnate completely.

As far as the export sector was concerned, the value of total exports stagnated or declined in 11 of the 19 largest countries of the region. As a result, there was a gradual decline in the region's relative position in world trade, which worsened in the 1980s. In brief, the figures basically show two results: a decline in the region's level of economic activity and a deterioration in its bargaining power.

The region's average rate of industrialization declined from 25.2% to 23.8% between 1980 and 1989, and the situation in the manufacturing sector thus contributed to the exacerbation of the recession. These factors also indicate the presence of other

changes whose impact is not reflected by economic indicators. The urbanization and expansion of education that had occurred during the preceding decades created expectations as regards mobility and consumption which then gradually began to ebb. The daily access of people to the mass media led to new behaviour patterns and tended to result in the spread of certain codes to the entire population. The expansion of opportunities for participation had a particularly marked effect on women in that it gave them access to new spheres of action. The consolidation of civic rights which began in the 1960s when women won the right to vote spread to other areas of social participation, but this process later came to an abrupt halt due to the widening gap between women's capabilities and the real options open to them.

The public sectors of virtually all the countries of the region went into crisis during the decade, as basically reflected by cuts in public investment and social spending. This indicated the pressing need to reform and modernize the public sector and strengthen the State's capacity to govern. It was therefore decided to deregulate the economy, sell franchises and privatize public enterprises. The weakening of government action during the 1980s means that, in future, the restructuring of the public sector in general and the modernization of tax systems in particular will be topics of vital importance in economic policy.

Public investment, which used to be one of the main sources of economic growth in the region, also declined considerably during this period and hence investment in social sectors was cut. This affected women who benefitted from social services, especially in the area of maternal and child health. Moreover, this decline in investment meant fewer jobs for women, since the public sector has traditionally been one of the main employers of women.

Macroeconomic imbalances were exacerbated by the servicing of the external debt and its impact on public-sector finances and on the balance-of-payments current account. The macroeconomic imbalances affected all the countries of the region, although to varying degrees, and became one more factor for classifying economies. Hence, the intensity of the adjustment process and the form it has taken have been added to the traditional classifications of large and small countries, relatively highly or less developed countries, countries with high or low export coefficients or degrees of industrialization, net oil-exporting and oil-importing countries and heavily or less indebted countries. The adjustment-related category is crucial to analysing the status of women, bearing in mind the fact that several studies indicate that the status of women (especially poor women) has been the most seriously affected by adjustment policies (the so-called "invisible adjustment"), as reflected in longer working hours, poorer health and other factors (UNICEF, 1989).

Another consequence of this situation has been the implementation of economic policies whose main focus was the correction of short-term imbalances (particularly inflation) rather than growth and the promotion of structural change; furthermore, the State's ability to handle and conduct economic policy has been considerably weakened.

The most striking feature of the regressive nature of adjustment and the deterioration of social conditions was that a disproportionate share of the social costs were borne by workers and the middle classes. Some studies indicate that the increase in poverty had a relatively greater impact on women, especially on households headed by women. Most of the studies show that there is a positive relationship between female-headed households and poverty, particularly in Latin America and the Caribbean, where the overwhelming majority of poor households are headed by women (Buvinić, 1991).

## 2. Demographic aspects

The growth of the population was one of the reasons for the regressive nature of adjustment, since although the region's economies ceased to expand, the population had risen from 362 million at the beginning of the decade to 448 million by its end. Notwithstanding the difficulties between individual countries, Latin America as a whole is now in the third phase of demographic transition, in which there have already been considerable declines in mortality rates and fertility rates are declining as well. This is why the average annual population growth rate is expected to decline from 2.2% in the 1980s to 1.9% in the 1990s (Chackiel, 1990). This also suggests that the population's age distribution will be changing, resulting in a decline in the percentage of children and young people and an increase in the proportion of older people, especially in those countries which are already well along in this process of transition.

Although this phenomenon has a considerable impact on the society as a whole, its impact on women is particularly marked. The mean number of children born to a woman dropped from 5.9 (1950-1955) to 3.6 (1985-1990). Life expectancy in the region rose from 51.8 years in 1950-1955 to 66.6 years in 1985-1990. Thus, as women live longer and have fewer children, their position in society becomes much more flexible in terms of the time they have for other activities.

## 3. The labour market

Trends in the labour market were another important factor in the 1980s, and one especially illustrative of the changes that have taken place in the female employment situation. Studies by the

Regional Employment Programme for Latin America and the Caribbean (PREALC, 1990) show that some aspects of the structural trends in the labour market have changed. The first such change was in the size and nature of the labour supply, especially owing to population growth and the variation in participation rates. The growth of the labour market from 30 million women in 1980 (out of a total economically active population of 119 million) to 42 million in 1990 (out of a total economically active population of 157 million) merits special attention. During the 1970s the annual growth rate of the female labour force reached 5.1%, versus a rate of 2.5% for the male labour force. The participation rate of women, measured by household surveys covering 71% of the population of the region, grew by almost a fifth in the 1970s, from 32% to 38%, while women's share in the increase in the economically active population in that decade was 42%. Even though the growth rate dropped noticeably during the 1980s, the rate of participation of women continued to increase (see table 1), attaining high levels in the most active child-bearing age groups (see table 2).

Another important change was the shift in the structure of employment, which in turn led to widespread social mobility among workers. Especially significant in this regard was the entry of women into non-manual urban jobs, particularly in the services sector, where female employment grew by 4.7% a year (see box 1, which describes the participation of women in the tertiary sector in six countries of the region towards the end of the 1980s). Another important effect of the change in the structure of employment was the creation of public-sector jobs. The growth of government bureaucracy in the 1980s meant that public employment in the region accounted for 15% of total urban employment and 20% of formal urban employment. In some countries, 60% of employed professionals were working in the public sector. This sector also absorbed a large proportion of the female work force during this period.

At the same time, the structural heterogeneity of the labour market increased sharply, leading to greater underutilization of the labour force and a deterioration in job security. These changes were reflected in particular by a rise in the proportion of the peasant sector employed in agricultural and in the informal sector. According to PREALC's estimates (PREALC, 1990) the share of urban employment absorbed by the informal sector increased from 25% to 31%. For the economies of the region, that meant a shift in the distribution of employment towards less productive activities. Employment became more unstable, part-time jobs began to replace full-time employment and subcontracting became more common.

Women's participation in the informal sector of Latin America and the Caribbean rose between 1960 and 1980 because of economic pressures, as a part of household survival strategies and —during the 1980s— as a response to the recession. Estimates of the proportion of women working in the informal sector in 1980 indicate

Table 1

**WOMEN IN THE ECONOMICALLY ACTIVE POPULATION  
1980-1989 <sup>a</sup>**

(Percentages)

Country	1980	1989
Netherlands Antilles	36.5	37.3
Argentina	33.7	33.9
Barbados	44.2	46.3
Bermuda	43.0	47.6
Bolivia	23.4	25.4
Brazil	31.2	34.6
Colombia <sup>b</sup>	38.2	40.0
Costa Rica	24.3	28.0
Cuba	31.5	38.0
Chile	29.5	30.5
Haiti	48.9	37.2
Honduras	16.2	16.9
Jamaica	39.2	40.1
Mexico	26.2	29.5
Panama	28.9	30.8
Peru (Lima)	40.2	39.3
Puerto Rico	35.9	38.7
Trinidad and Tobago	30.3	32.5
Uruguay (urban)	38.9	38.6
Venezuela	27.9	29.0
British Virgin Islands	42.1	43.2

Source: Estimates by the Women and Development Unit of ECLAC, based on figures from the International Labour Organisation, Yearbook of Labour Statistics 1989-1990 (ISBN 92-2-006426-X), Geneva, 1990.

<sup>a</sup> For some countries only certain years were considered, as follows: Argentina: 1982 and 1984; Brazil: 1981 and 1987; Cuba, Chile and Haiti: 1980 and 1988; Honduras: 1981 and 1985; Jamaica: 1980 and 1987; Panama: 1982 and 1989; Peru: 1987 and 1989; Puerto Rico: 1980 and 1987; Uruguay: 1984 and 1986; British Virgin Islands: 1983 and 1987.

<sup>b</sup> Data from the seven largest cities of the country.

Table 2

PERCENTAGES OF WOMEN ECONOMICALLY ACTIVE BY SELECTED  
AGE GROUPS, 1989 <sup>a, b</sup>

Country	Year	Age group		
		20-24	25-29	30-34
Argentina (Buenos Aires)	1989	50.0	44.2	39.8
Barbados	1988	82.5	88.0	89.6
Bolivia	1989	51.5		64.4
Brazil	1986	51.3	47.8	50.1
Colombia	1989	58.7		61.1
Costa Rica	1989	40.7	38.8	40.5
Cuba	1988	54.0		54.8
Chile	1989	39.5	41.8	44.9
Ecuador	1989	35.8	40.0	37.3
Guatemala	1986/1987	27.7	30.9	33.9
Guadeloupe	1986	79.6	76.4	73.4
Guyana	1987	42.3	41.7	43.7
Haiti	1988	54.0	57.0	56.0
Jamaica	1988	46.4	54.6	
Mexico	1988	40.8	42.3	43.2
Nicaragua	1989	40.8	47.5	53.2
Panama	1988	44.7	48.0	52.8
Paraguay	1989	65.3	64.0	65.6
Peru	1989	54.0	60.6	60.7
Puerto Rico	1990	34.1	48.0	46.8
Trinidad and Tobago	1989	48.1	52.1	55.9

Source: International Labour Organisation, Yearbook of Labour Statistics, 1989-1990 (ISBN 92-2-006426-X), Geneva, 1990.

<sup>a</sup> Age groups vary for certain countries, as follows: Bolivia and Colombia: 20-29 and 30-39; Cuba: 20-29 and 30-59; Jamaica: 20-24, 25-34 and 35-44, and Panama: 20-24, 25-29 and 30-39.

<sup>b</sup> Activity rates represent the percentage of economically active women in given age groups out of the total female population of the same age group.

## Box 1

## WOMEN IN THE TERTIARY SECTOR

Most working women in Latin America are employed in the tertiary sector of the economy. Female employment has a twofold dimension in relation to a modern economy: on the one hand, most women working in the tertiary sector are concentrated in the category of personal services, such as maids, cooks and laundresses, which is the lowest-paid sector of female employment; on the other hand, women make up a large percentage of those working in the sector of financial services, banks and insurance, a sector which has increasingly modernized over the last 10 years. Even though it is a sector that provides relatively few jobs, the growth rates of female employment in the sector in some countries is much higher than for male employment in the same sector, and higher than growth rates of female employment in other branches of the economy.

The following shows the distribution of levels of employment of women in the sector of social, community and personal services and that of banking and insurance:

WOMEN EMPLOYED IN THE TERTIARY SECTOR AS PROFESSIONALS,  
TECHNICIANS, MANAGERS AND ADMINISTRATORS, 1989

(Percentages)

		Social, community and personal services		Banking, insurance and real estate	
		<sup>a</sup>	<sup>b</sup>	<sup>a</sup>	<sup>b</sup>
Barbados	1988	47.8	23.2	87.0	13.0
Colombia	1989	36.8	24.4	84.1	28.6
Costa Rica	1989	47.4	32.5	89.6	21.6
Chile	1989	...	...	89.6	17.2
Panama	1988	50.0	49.5	93.7	90.1
Trinidad and Tobago	1989	55.2	29.8	84.1	15.1

Source: ECLAC, Women and Development Unit, based on information from the International Labour Organisation, *Yearbook of Labour Statistics, 1989-1990*, Geneva, 1990. For Chile, see Eugenia Hola and Rosalba Todaro, "La reproducción de la discriminación en la empresa moderna", Centre for Women's Studies, Santiago, Chile, 1991, mimeographed.

<sup>a</sup> Corresponds to the percentage of women in professional, technical, managerial and administrative posts, out of total number of women employed in the sector.

<sup>b</sup> Corresponds to the same categories, except administrative positions.

The table shows that close to half of the total number of women employed in the sector of social, community and personal services are employed in non-manual and office jobs, while in the financial sector, this proportion is between 80% and 90% of the total number of women employed in the sector. However, if the categories are narrowed down to include only upper-level professional, technical and managerial positions, that is to say, only the highly skilled and executive-level employment groups, the percentage of women employed in the financial sector is less than that in the social, community and personal services sector, except in Panama and Colombia. This information would indicate a higher degree of gender-related segregation in financial-sector employment.

despite problems of underrecording, that it varied from country to country between 35% and 39% of total non-agricultural employment. According to Tokman, this provides grounds for referring to the "feminization" of the informal sector (Tokman, 1989). In this regard, account should also be taken of the worldwide trend towards the transfer of certain traditionally home-based tasks, such as laundry and mending, to small, informal enterprises which are also likely to employ mostly women.

The composition of the informal sector is quite mixed, although most of the existing case studies indicate that it is closely associated with poverty. That fact leads to the supposition that the informal sector has been able to create jobs and function during the recession precisely because it has maintained wages at the minimum levels necessary for survival. Informal employment takes a great variety of forms, of which boxes 2 and 3 provide some examples.

#### Box 2

##### HAWKERS IN BOLIVIA

As a result of the worsening of the economic crisis in the 1980s, there was a significant increase in the participation of women in economic activity in Bolivia. In the city of La Paz, the proportion of women involved in economic activity, mainly in independent businesses, rose from 28% to 44% (or virtually one out of every two women). Small-scale trading has been the survival strategy adopted by a large proportion of the population faced with the prospect of remaining inactive or being openly unemployed. As it requires only a small amount of operating capital and does not call for fixed working hours or commitment to a steady job, it is carried out by recently arrived migrants who often set up shop in their own homes or in the markets and streets of the city. It is estimated that from 1976 to 1983 the number of micro-traders increased by 70%, with the most striking feature being the significant increase (83%) in the number of women. In 1983, 71% of the 41 615 hawkers in the city of La Paz were women. These micro-traders mostly sell the items that make up the basic family shopping basket, especially foodstuffs. The heavy competition in the sector as a result of the increase in the number of hawkers and the gradual decline in demand tends to depress earnings, which in turn results in permanent instability and insecurity.

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Source: Silvia Escobar, "Comercio en pequeña escala en la ciudad de La Paz, Bolivia", La mujer en el sector informal: trabajo femenino y microempresa en América Latina, Marguerite Berger and Mayra Buvinić (eds.), Quito, Editorial Nueva Sociedad, Latin American Institute for Social Research (ILDIS), 1988.

The informal sector of the region grew by 6.7% a year during this period, representing 1.8 times the growth of the urban economically active population. This expansion of the informal sector meant that the percentage of the total urban labour force working in the informal sector increased from 24% in 1980 to 30% in 1989. Real income in the informal sector dropped considerably, given the limited aggregate demand for its products and services, owing to a lack of buoyancy in modern-sector employment and the decline in real wages. Normally, informal-sector income levels are

## Box 3

## MEXICO: RELATIONS BETWEEN FORMAL AND INFORMAL SECTORS

A study on subcontracting chains in Mexico City distinguishes between two types of relations, horizontal and vertical, between the formal and informal sectors; in the former, the formal sector places an order for finished products from the informal sector without providing the raw materials, while in the latter raw materials and other inputs are provided. The study also illustrates different levels of a typical subcontracting chain: at the first level is a multinational company that produces electrical appliances and employs 3 000 workers, uses 300 subcontractors and has 70% of its products manufactured outside the factory; at the second level is a firm financed with Mexican capital that produces radio and television antennas, employs 350 workers and subcontracts 5% of its work; at the third level is an illegal electric coil-producing workshop set up in a basement that employs six poorly-paid workers and subcontracts work when necessary to women who work at home. At the fourth level are own-account women workers who perform tasks similar to those of the third level at home. Other studies on Mexico estimate that women account for between 51% and 62% of people employed in the informal sector, including domestic services, and between 32% and 37% if such services are excluded.

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Source: Lourdes Benería and Marta Roldán, The Crossroads of Class and Gender: Industrial Homework, Subcontracting and Household Dynamics in Mexico City, Chicago, University of Chicago Press, 1987 and Marguerite Berger and Mayra Buvinić (eds.), La mujer en el sector informal: trabajo femenino y microempresa en América Latina, Quito, Editorial Nueva Sociedad, Latin American Institute for Social Research (ILDIS), 1988.

closely linked to wage trends in the modern sector, and they vary considerably according to the number of workers active in the sector. Consequently, with total income of the informal sector remaining constant, according to estimates, and the number of workers active in the sector increasing by 70%, the mean income of informal workers plummeted by 48% between 1980 and 1989, at a rate of 5.9% a year (PREALC, 1990). That figure is higher than the decline in minimum wages and has led to a notable increase in poverty within these already highly vulnerable sectors.

Even though information concerning rural employment is incomplete, it can be assumed that agricultural producers for the domestic and export markets and small farmers producing food were not affected by these phenomena, and that in some countries their incomes actually rose. Rural wage-earners, however, saw their income decline and their job security deteriorate, and this led to an increase in rural poverty. All the studies agree that the role of women in rural production was significant, especially in the context of household production. For example, it was shown (Errázuriz, 1987) that in Colombia 63% of the economically active rural women were family helpers and independent workers; in the Dominican Republic in 1985, 82% of rural women were active in household production, and in Costa Rica in 1986, 63% were unpaid workers. The increase of capital investment in agriculture opened

up new opportunities for women to find modern-sector, export-based employment, which raised the number of rural women wage-earners. Although the biggest problem up to now has been a lack of reliable statistics (ECLAC, 1989a), some estimates do exist that are worth analysing. Thus, in the Caribbean it is estimated that 38% of rural women are wage-earners in Grenada, 41% in Saint Vincent, 35% in Saint Lucia and 36% in Barbados (Chase, 1987). In Colombia women represent 70% of the labour force in the flower industry, in Mexico 60% in strawberry production, and in Honduras 40% in tobacco growing. Even though the censuses consistently underrecord the total number of women in the labour force, especially rural women, some of these changes have been documented, for example, the fact that the proportion of women in the total rural economically active population in Brazil rose from 9% in 1970 to 21% in 1982; in Colombia it increased from 16.2% in 1971 to 27% in 1980; and it doubled in Costa Rica in that same period. According to some studies (Arizpe, 1988), there are at least two different sets of dynamics affecting women's share of employment in this area: one moving away from unpaid work as a family member towards paid work, and the other going in the opposite direction, towards more intense participation in unpaid family work. One of the factors that most influences this situation is the access women have to land ownership, as illustrated in box 4.

Despite the changes mentioned, the traditional sectors persist in the Latin American labour market, with relatively unchanged internal compositions. In other words, the labour market remains structurally heterogeneous and segmented, with a high-productivity modern sector and a low-productivity traditional sector. This situation is clearly exemplified in table 3, which compares the percentage of economically active women in the services sector (their traditional sector of employment) with that in the financial sector (considered modern in this context) in 18 countries of the region. Socio-economic differentiation also became more marked within the traditional sectors, especially the peasant and informal sectors.

The main changes observed in urban employment were rises in open unemployment and, especially, in underemployment, reversing the trend towards a growing utilization of the labour force. Youth in general, and young women in particular, were the most seriously affected by this phenomenon.

## Box 4

## WOMEN AND LAND OWNERSHIP

According to the Food and Agriculture Organization of the United Nations (FAO), the lack of access by women to land is one of the main obstacles to the full participation of women in rural development. Women's access to land through agrarian reform programmes in Latin America has been extremely limited, since the legislation of many agrarian reforms continues to exclude women by allocating land to the "head of the family". The absence of data disaggregated by sex makes it difficult to determine those cases in which women are the beneficiaries, and where such information exists the number of women is low, except in the case of Cuba. For example, of the total number of beneficiaries of agrarian reform in Honduras, only 3.8% were women, while in Colombia the figure was 11.2%.

In Colombia and Honduras, the quantification of the ownership of land by women in rural areas was made possible thanks to the availability of raw data on rural land ownership. In Honduras a project was initiated to regularize de facto situations and to grant 100 000 titles to land. The beneficiaries, who are men and women over the age of 16, must prove that their land is being exploited and must agree to pay the price at which the land is valued. According to the land registers of the departments of Santa Bárbara and Comayagua, where the project was implemented, only 16.7% of the 24 000 titles granted were awarded to women.

In Colombia, data was processed from four municipalities in Cundinamarca, where a peasant economy predominates. Ownership of land is largely male: depending on the municipality, between 23% and 34% of the women were landowners, which suggests that the inheritance received by women passes through the patriarchal commercial chain into the hands of men, whether fathers, brothers, sons or husbands. The woman's rights are utterly without protection within the couple relationship, and the man can enter into such commercial transactions as he deems fit. In the event of separation, he can conceal legal title to the assets of the partnership through fictitious sales, thereby leaving his wife and children without patrimony. In both cases, land owned by women consists mainly of small plots.

According to FAO, in some countries such as Colombia and Brazil legislation on agrarian reform has been modified so that women are defined as beneficiaries. In Brazil, the new constitution provides for an equitable distribution of land and for land titles to be granted to both men and women. In Colombia, legislation on agrarian reform has been amended to grant to women, whether or not they are heads of household, access to land ownership, a right which had previously been reserved for male heads of household.

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Source: FAO, Women in Agricultural Development: FAO's Plan of Action, Rome, 1990, and Magdalena León, Patricia Prieto and María Cristina Salazar, "Acceso de la mujer a la tierra en América Latina. Panorama general y estudios de caso de Honduras y Colombia", Mujeres campesinas en América Latina: desarrollo rural, migración, tierra y legislación, FAO, Santiago, Chile, 1987.

Employment in the modern urban sector slowed down because of a lower rate of job creation in large and medium-scale enterprises in the private sector, although public-sector employment held steady. Thus, by the end of the decade, the proportion of the non-agricultural labour force employed in the modern sector had shrunk from 55% to 44%.

The decisive factor in the change in the structure of employment was the expansion of low-productivity activities in small-scale enterprises and in the informal sector. The growth of microenterprises during the 1980s was mostly due to the trend among large and medium-scale enterprises to subcontract certain activities out to small firms instead of hiring their own permanent or temporary employees, as a way of evading labour laws.

Table 3

PERCENTAGES OF ECONOMICALLY ACTIVE WOMEN EMPLOYED  
IN THE SERVICES AND FINANCIAL SECTORS,  
1981 AND 1989 \*

(Percentages)

Country	Services sector		Financial sector	
	1981	1989	1981	1989
Netherlands Antilles	45.7	40.9	8.5	12.3
Barbados	39.3	44.5	5.1	4.9
Bolivia	35.4	40.8	0.6	0.4
Brazil	53.6	54.2	2.8	2.5
Colombia	43.8	41.0	6.3	7.0
Chile	53.1	48.1	2.8	5.0
Costa Rica	45.5	43.4	2.9	3.3
Cuba	47.4	44.4	2.0	2.3
Haiti	8.1	7.9	0.1	0.2
Honduras	48.8	48.0	3.9	3.8
Jamaica	44.3	42.5	23.2	24.0
Panama	54.7	55.7	5.3	4.5
Peru (Lima)		38.5		2.9
Puerto Rico	55.4	55.5	3.7	4.6
Trinidad and Tobago	33.6	41.4	-	9.4
Uruguay	50.6	53.7	5.7	5.8
Paraguay	55.2	54.0	4.2	4.2
Venezuela	50.4	48.9	6.2	7.8

Source: International Labour Organisation, *Yearbook of Labour Statistics, 1989-1990* (ISBN 92-2-006426-X), Geneva, 1990.

\* For some countries only certain years were considered as follows: Barbados, Cuba and Haiti: 1981 and 1988; Colombia: 1985 and 1989; Costa Rica: 1987 and 1989; Panama: 1982 and 1989; Peru: 1987; Puerto Rico: 1981 and 1987; Uruguay: 1982 and 1988, and Paraguay: 1984 and 1988.

At the regional level, underemployment and unemployment became the main labour problems. This situation was largely the result of the dynamics of the labour supply and the restructuring of urban and rural employment.

Moreover, during the 1980s, urban unemployment increased sharply during the crisis period and began to decline slowly only after 1983. The pattern of unemployment changed significantly, and its incidence in the primary labour force rose. Employment problems persist for the groups historically most affected by unemployment, with women having the highest rate.

Income was affected in a different way: real wages fell in the modern sector, particularly in medium-scale enterprises and in the informal sector. The increase in wage differentials between sectors of economic activity points to a structural change in the sectoral wages of previous decades and shows a growing gap between the wages of organized workers, normally in the industrial sector, and those in the other sectors. Real minimum wages, in turn, plummeted 24% during the decade, meaning that they ceased being an efficient regulating mechanism for workers with little bargaining power. Youth were the most seriously affected, especially young women, as shown in box 5.

## Box 5

## GENDER-RELATED DIFFERENCES IN INCOME AMONG YOUTH

Available information supports the affirmation that the youth of the region are subject to gender-related wage discrimination, and also that young women have been less successful than their male counterparts in defending their income levels during the crisis.

Data for Argentina, Brazil, Colombia, Costa Rica, Uruguay and Venezuela were gathered taking into account educational levels, age, school attendance and hours worked. The data also included married people who worked more than 20 hours a week for pay. Information for youth of both sexes between 15 and 24 years of age shows that wages for youth of both sexes with similar skills and knowledge are systematically higher for males, on all educational levels. During the 1980s the gap between young men's and young women's wages widened in most of the countries studied, with a broad range of differences in 1986 ranging from 4% in Greater Buenos Aires to 47% in the interior of Venezuela. In some extreme cases, such as that of Caracas, the earning power of young women with 10 or more years of schooling, with wages potentially sufficient to keep a couple out of poverty, was similar to the earning power of men of the same age who had less than six years of schooling. The increase in income differences between men and women was basically due to a widening of the differentials among youth with little education.

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Source: ECLAC, La transmisión intergeneracional de las oportunidades de vida en la década de los ochenta (LC/R.957), Santiago, Chile, December 1990.

The lack of economic buoyancy, the above-mentioned changes in the employment situation and constraints on public expenditure all contributed to an increase in extreme poverty, especially in urban areas. The number of people living below the poverty line climbed from 112 million people in 1980 (35% of all households) to 164 million in 1986 (38% of all households).

A topic receiving a good deal of attention at the present time is the impact of the introduction of new technologies on the labour market in general and on the female labour market in particular. Although there is still a lack of systematic studies on the impact of technological changes, their short-term and long-term effects are apparently different, with some employment opportunities being lost and new ones opening up (ECLAC, 1990c).

#### 4. Educational aspects

In spite of a reduction of expenditures for education, indicators show no direct deterioration in the sector as yet. The same is true for the enrollment ratio, which even though it lost its spectacular impetus of previous decades (between 1960 and 1970 the enrollment ratio in Latin America and the Caribbean increased from 38.2% to 49.5% among males between the ages of 6 and 23, and from 35.5% to 47.1% among females of the same age group), it continued to grow between 1980 and 1990 (rising from 59.8% to 64.6% for males and from 57.7% to 63.3% for females). Enrollment ratios are still increasing, with a tendency toward parity (UNESCO, 1990). Some interesting phenomena are taking place in higher education as well. Overall, women represented some 44.6% of the enrollment in higher education in 1982. Even though the proportion of women students between 20 and 24 years of age was slightly less than that of men, in 40% of the countries the number of women exceeded that of men (Ecuador 37%, Guatemala 28.1%, Mexico 35.6% and Peru 34.7%). Women university students, according to UNESCO figures, tend to choose the fields of education, the fine arts or social sciences. For example, in Argentina 92% of the students enrolled in education courses are women. Change in this regard has been slow, as the case of Cuba illustrates: in 1988 55.3% of the graduates in the exact sciences and technology were women, with a high proportion in technology and natural sciences, agronomy and mathematics (Yáñez, 1990).

Latin America and the Caribbean continue to have long-standing educational problems, which will probably grow worse during this period. Specifically, illiteracy rates among women, according to statistics compiled by UNESCO (Chlebowska, 1990), were 19.2% in 1985, reaching at times as high as 48% in rural areas (UNESCO, 1989). Although generally in rural zones seven of every 10 adults are still illiterate, of every 10 illiterates, seven are women. Table 4 shows the magnitude of the problem according to estimates made in 1990 in 22 countries of the region. Likewise, other studies done by the United Nations (United Nations, 1989) with a sample of 17 countries show that the application of structural adjustment policies has led to a deterioration of the ratio between males and females at all levels of education, especially the secondary level.

Table 4

**LATIN AMERICA (22 COUNTRIES): ADULT ILLITERACY  
ACCORDING TO GENDER**

Country	Women	(%)	Male	(%)	Total (%)
Argentina	566 400	4.9	498 200	4.5	4.7
Bolivia	617 800	29.3	305 200	15.3	22.5
Brazil	9 907 200	20.2	8 499 500	17.5	18.9
Chile	318 600	6.8	284 600	6.5	6.6
Colombia	1 433 200	14.1	1 268 500	12.5	13.3
Costa Rica *	65 600	6.9	73 000	7.4	7.2
Cuba	278 100	7.0	206 000	5.0	6.0
Ecuador	518 900	16.2	390 200	12.2	14.2
El Salvador	460 700	30.0	326 200	23.8	27.0
Guatemala	1 321 300	52.9	931 900	36.9	44.9
Guyana	15 700	4.6	8 800	2.5	3.6
Haiti	1 076 400	52.6	781 500	40.9	47.0
Honduras	417 200	29.4	348 800	24.5	26.9
Jamaica *	11 800	1.4	14 700	1.8	1.6
Mexico	4 191 500	14.9	2 874 200	10.5	12.7
Panama *	91 400	11.8	95 700	11.9	11.9
Paraguay	150 400	11.9	102 000	7.9	9.9
Peru	1 445 200	21.3	579 300	8.5	14.9
Dominican Republic	398 600	18.2	345 000	15.2	16.7
Suriname	7 100	5.3	6 300	4.9	5.1
Uruguay	48 700	4.1	39 100	3.4	3.8
Venezuela *	632 100	10.4	817 900	13.3	11.9

Source: Estimates by UNESCO for 1990. UNESCO, *Statistical Yearbook 1990*, Paris, 1990.

\* Countries where the rate of illiteracy is higher among men than women.

### 5. Civil society: the social actors

Progress has undoubtedly been made, perhaps limited and unstable in the economic sphere, but considerable in the political sphere, which is an essential part of the experience of development.

The region displayed great vitality in heightening interaction between the various social actors. In this regard, social movements played a key role, and in many of them the participation of women was significant. Likewise, women's social movements and organizations were influential in several countries of the region, especially those promoting democratization. In the economic sphere there were numerous innovative attempts to alleviate or overcome the crisis. Among these initiatives, popular organizations of women, with strategies for survival based on solidarity, played an important role in low-income sectors. Women also demonstrated a good deal of flexibility in undertaking income-generating activities to support their families. On the institutional level, the region displayed a capacity to adapt to a situation characterized by rapid change. Women showed their adaptability by creating different kinds of non-governmental organizations with various orientations, often connected with religious institutions. These organizations were active in generating employment, mutual support, training, etc.

Finally, as stated by ECLAC's proposal on changing productive patterns with social equity, in historical terms the 1980s were a turning point between the previous development pattern in Latin America and the Caribbean and a phase that has yet to fully take shape, but which is undoubtedly different and will mark the future development of the region.

### III. POLICY LINES: THE IMPACT ON WOMEN

#### 1. General policies and the situation of women

Although it is now a commonplace to say that actions to promote women should be integrated into general policies, actually incorporating them is quite a complex task. To begin with, the impact of macro-level policies has to be recognized and related to concrete situations, in this case the situation of women. What is especially needed, however, is a change in the way women's role in society is perceived. That implies, for example, analysing why actions to improve the status of women have such serious repercussions on the whole environment of the family; it may also involve examining the data which show that, at least among the poor who comprise the majority of the region's population, women's earnings are not merely a supplement to family income but often the main income, and in a high percentage of cases the only income, given the number of households headed by women in this sector. These are difficult elements to integrate into general policies. In order to do so, at least two conditions must be met: the "gender" issue has to become an integral part of policies, and existing women's groups, with specific demands and needs, have to be incorporated. Despite the progress already made in conceptualizing this new policy dimension (which in the last analysis means "humanizing" the policies in question), putting these concepts into practice has obviously not been easy.

There is a clear awareness these days that programmes and projects for the benefit of women, as successful as they might be, are not going to integrate women more fully into development by themselves, at least not in the way they have been conceived of traditionally. To accomplish this goal, such policies and programmes need continuity, a long-range view, basic resources provided on a regular basis, and a systematic linkage with other programmes and projects, which is another way of saying that they must be part of general policies, without losing their own specificity. To respond to the "feminization" of poverty during the last decade, strategies should incorporate women on a macro level, integrally and over the long term, if they are expected to be effective in combating poverty (López and Pollack, 1989).

In an attempt to bring general policies and those targeted at women closer together and to show how some of the programmes and projects carried out in the region could indeed eventually serve as a basis for elaborating policies, this chapter includes boxes that support what is said here. As can be observed in box 6, for

## Box 6

## ADJUSTMENT IN NICARAGUA: SUGGESTIONS FOR ACTION

The following general and specific proposals have been formulated by Fundación Internacional para el Desafío Económico Global (FIDEG) in view of the considerable impact that adjustment policies in Nicaragua have had on the reproductive function of women in the home, on their production and on their social participation:

## GENERAL PROPOSALS

Women should be fully incorporated into macroeconomic and sectoral policies and be integrated into the development of production and of the economy in order to overcome not only the causes but also the effects of the social marginalization of women.

Policies that facilitate the access of women to the most dynamic productive sectors of the economy and give them access to credit, technology and training should be designed.

Given the large number of families that live in poverty, the central government budget should give priority to and even expand health and education programmes for the society as a whole.

A comprehensive programme should be designed in which the government and non-governmental organizations play complementary roles and periodically monitor the living conditions of women.

Efforts should be focused on strengthening the organization of women in the various social sectors. Private women's organizations should also try to coordinate their activities.

## SPECIFIC PROPOSALS

Priority should be given to formulating income-generating programmes involving the government and the private sector. Technical training programmes should be organized for women, their incorporation as skilled labourers should be encouraged and their incomes should be boosted. Wage scales should be reviewed in line with the complexity of the work done, in view of the traditional wage discrimination by sex.

The Legal Office for Women should be strengthened in order to address the demands of women whose rights have been violated. Future laws on women should be systematized and monitored and grass-roots organizations should establish mechanisms and procedures for disseminating them. At the same time, the establishment of a standing advisory body that gives women a say in the process of reviewing and establishing laws and proposals that benefit women should be promoted.

Programmes and institutions on the overall health of women should be strengthened. Special importance should be given to programmes geared to the occupational health of women and standards and conditions of hygiene in both rural and urban areas.

Grass-roots women's organizations whose main concerns are to defend women's rights and solve their daily problems should be strengthened.

Research should be promoted on the issue of women and linked with a statistics system that quantifies the contribution of women at the social and sectoral levels. The impact of the adjustment measures and the efficiency of the programmes that have been implemented should be monitored in terms of quantity and quality.

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**Source:** Fundación Internacional para el Desafío Económico Global (FIDEG), "Síntesis de la investigación. El impacto de las políticas de ajuste sobre la mujer en Nicaragua: reflexiones de un estudio de caso", March 1991, mimeographed.

example, national initiatives along these lines already exist. Other initiatives are also familiar, especially in connection with the interministerial coordination of some programmes, the intersectoral discussion of certain issues, including the Nairobi Strategies themselves, and the links between government and private agencies for specific projects. In short, a wide range of such initiatives is available.

In more general terms, policies directed towards changing production patterns with equity, according to ECLAC's proposal, can achieve results in three main areas: gaining a better foothold in the international economy, enhancing production linkages and promoting a creative interaction between public and private agents. Moreover, changing production patterns with social equity calls for changes in the structures of production, and these in turn strategically depend on technical progress, genuine competitiveness and greater equity.

In order to successfully change the present structure of production patterns, it should be remembered that problems concerning dynamism, competitiveness, linkages and social equity differ greatly from country to country in the region. There are differences with respect to the national product, its composition and distribution; geographical concentration or dispersion; availability and characteristics of human and natural resources; levels of capital and technology, and the capacity of public institutions to conceive, design and execute specific development and political strategies. There are important differences in the political models adopted, which affect options and priorities with respect to development and the distribution of its benefits.

Along this same line of thinking, the proposal for changing production patterns with social equity holds that care must be taken that policies really reach the groups for whom they were designed, and that these policies must especially take into account whether or not the target groups are women, men or families as a whole in order to prevent the effects of the policies from being distorted.

To achieve the goal of social equity, the general cultural aspects and internal cultural differences of each country should also be considered, giving special attention to the persistent stereotypes about the role of women in society that prevent their fuller participation in all areas of activity.

The State at this time might concentrate its action on overcoming the shortcomings that have accumulated with respect to equity and international competitiveness. This task should be determined and shaped by the institutional, economic, social and political context, and should also be the result of cooperation among different representative forces in a democratic context, thereby helping to strengthen democracy.

Putting women's issues on the agenda of State action is not something new, but they have yet to be systematically incorporated consistently enough to promote equity. Even though measures could be taken at the level of specific policies to better include women's issues into the new proposal, the equity imperative still needs State support to make the legal and institutional changes that are still pending. There is an awareness that an integrated policy for existing national agencies devoted to women has yet to be elaborated, owing to insufficient human and financial resources, lack of continuity of action and a failure to clearly define the functions of these agencies.

National agencies for planning and coordinating public policy should assume a fundamental role in developing new strategies, since it will be necessary to know as precisely as possible the future scenarios towards which society is evolving. Those scenarios should take into account the changing role of women in today's society.

## 2. Policies to support genuine competitiveness

In order to change production patterns with social equity, the proposal notes four kinds of policies -trade and exchange rate policy, technological policy, manpower training and the creation of enterprises- as essential underpinnings of genuine competitiveness, especially in relation to incorporation into the international economy.

Trade and exchange rate policy seeks to bring tariff, exchange rate and export promotion policies into harmony. It is difficult to generalize, given the differences between countries, but it can be held that in order to enhance competitiveness there must be a tendency towards less tariff protection and differentiation and a suitable combination of tariff and exchange rate policies. The immediate objective of these policies, which are clearly selective in nature, is to put an end to the bottlenecks and distortions that have inhibited the production of goods and the growth of exports. If these policies are applied together with incentives for producing tradeable goods, exports will gradually diversify. The selectiveness of these policies would incorporate information about

activities that are important but insufficiently recorded. The participation of women in food production in rural areas and in commerce in the Caribbean, for example, is estimated to provide at least 50% of their families' income. However, neither their economic support nor their income is adequately recorded, making it difficult for policies to include these women. Case studies have been done on this situation, like the one described in box 7. The role of women in agriculture, agro-industry and informal commerce has traditionally been grossly underestimated; attaching suitable importance to these activities could have a significant effect on the relevant policies.

## Box 7

## FROM THE INFORMAL TO THE FORMAL SECTOR: THE "HIGGLERS" OF JAMAICA

During the late 1970s, as macroeconomic trends made formal-sector employment increasingly difficult to obtain in Jamaica, many low- and middle-income households began to depend on "higglering" (itinerant trading) for income. During this period, Jamaican traders —93% of whom are women— began travelling to Nassau, the United States, Panama and the Cayman Islands to sell Jamaican agricultural produce and to buy consumer goods for resale in Jamaica. This trade was a response to severe shortages of food, clothing, footwear and household goods brought about by economic instability and the Jamaican Government's policy of exchange controls and import restrictions, with the consequent increase in the price of imported goods.

Prior to 1982, most of the traders brought goods into the country illegally by declaring them as personal effects, thus avoiding duties and foreign exchange and licensing requirements. However, traders often suffered heavy losses when goods were confiscated by airport and customs officials. This importing was nevertheless encouraged by the laxity of the authorities and the ease with which the United States dollar could be obtained on the black market. As controls on currency trading were relaxed and import restrictions removed, the number of traders grew.

However, in 1982, owing to pressure by local manufacturers and established importers and shopkeepers, the Government took measures to control the traders by issuing them quotas of foreign exchange for import and requiring them to obtain import licenses.

To facilitate trading operations, a special customs facility was established at the Kingston airport to clear the goods, and two shopping arcades were built for the traders to sell their merchandise. In addition to giving them legal status, the Government also upgraded their social status by renaming them "independent commercial importers".

In response to these measures, two traders' lobbying associations were formed: the Jamaican Association of Higglers and the United Vendors Association. Membership in the United Vendors Association has increased considerably in the past few years, since the identity cards issued by the Association are required by embassies when considering visa applications.

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Source: Monique Lagro and Donna Plotkin, The suitcase traders in the free zone of Curaçao (LC/L.587(MDM.11/6)), ECLAC, Santiago, Chile, November 1990.

Technological policy could reinforce policies to change production patterns, bolster a national and regional system of innovations and be well integrated into industrial, agricultural,

educational and trade policies. These objectives can be achieved in a suitable economic and social environment, since the innovation process is systemic in nature and requires several interrelated elements. A technological policy conceived of in this way would create the general conditions needed for assimilating technical progress in all sectors of activity, and would concentrate its action on certain fields in order to achieve excellence in production. Such a policy should basically entail three broad areas of action: adapting technological infrastructure in high-priority areas; promoting the innovation process in existing enterprises and developing a network to link the different factors involved in the process, in order to develop a dynamic contact between producers and users of goods and services. Interaction between the innovators themselves must also be strengthened. Financing technological research and development in the countries of the region calls for an appropriate body endowed with sufficient capital and highly trained professional resources.

In formulating policies for technological change in Latin America and the Caribbean, it is well to bear in mind that the changes taking place in the production system are more rapid than before and apparently will continue to be so, which implies changes for human, institutional and managerial factors. In other words, the relationship between technology and work is undergoing basic change. The new market requires, in some way or other, more integrated and less hierarchical work spaces and wage structures based on different criteria, individualized and oriented towards mobile skills. Technological change affects both the product and the process of the enterprise, as well as how work is organized, and has an impact on consumption, culture and daily life (PREALC, 1989).

It must be remembered, first, that technology, at the levels of both training and work, has been the most difficult area for women to enter. The influence of technological change on the status of women can be highly variable, since it can either be in their favour or widen the present gap even more, depending on the policies adopted. Technology produces changes in employment by eliminating some jobs and creating others with different requirements. More flexible work schedules could provide more options for women. It could also be assumed that their recent position in the labour market would make them more adaptable to changing conditions, since they have never experienced long-term employment stability. What has generally been observed so far is a process of increasing heterogeneity, about which little information is as yet available (ECLAC, 1990c).

A sector that would require support in this regard, given the characteristics of employment in the last decade, is the one composed of many small and medium-sized enterprises that in reality form part of the informal sector and are run by women, either as owners or managers. Most often, their productive capacity lacks

appropriate technologies and adequate managerial training. These enterprises, therefore, remain on the fringes of many innovative processes. On the other hand, the crisis brought out the tremendous capacity for creativity and innovation of the women in these sectors, which allowed them to create their own jobs during the recession. One would think that with suitable support services, their production could be inserted into more dynamic processes of the economy, increasing their productivity and competitiveness.

Manpower training policies target the essential aspects of changing production patterns: growth and social equity. Besides raising productivity, human resource training in this context seeks to help workers be more flexible in adapting to the changing needs of the private sector and technological development. That implies continuous retraining, the coordinated use of different institutions that can contribute to this training, and greater capacity for innovation and communication in the formal educational system.

Women are still denied equal educational opportunities, a fact related to the role assigned to them in social development as reproducers of life rather than social agents in full exercise of their rights (Dasso and Montaña, 1991).

Priority in this area should be given to pre-school education, given the proven importance of early stimulus in developing a person's abilities. Special care needs to be given to updating the contents of pre-school education, avoiding stereotypes and adapting them to the real needs of society today. These policies will also have other positive effects if community action is supported by State action, through the hiring of technically-trained professionals. That could lead to the creation of new jobs at the community level, would create more employment in general (especially for young people of both sexes) and make child care available to families in which both parents work.

Despite the fact that Latin America has practically total coverage in primary education, complete and functional illiteracy are still found among some groups and in certain areas. Flexible and massive literacy training policies are indispensable, in so far as technical progress and equity can only be understood by people who have access to social communication and more open models of thought. Such policies should target especially those with different ethnic backgrounds, for whom access to reading and writing skills is essential for participating in society. Most illiterate members of ethnic groups are women. Examples of successful literacy programmes already exist and are being carried out by United Nations bodies or national non-governmental organizations. Box 8 outlines the methodology and orientation of one such programme.

## Box 8

## EDUCATING MIGRANT AYMARA WOMEN TO BE CITIZENS

The Gregoria Apaza Centre for the Promotion of Women is developing an educational programme in civics which it calls "education for citizens", since it attempts to help women exercise their citizenship fully and with integrity. The proposal is inspired by feminism and the principles of popular education; its purpose is to give new value and importance to women's work and their contribution to society.

The starting point is the observation that women are usually limited to their reproductive and domestic role, remaining margined from public life and power. This marginality leads to a lack of control over their own work, their own sexuality and their own reproduction. The task of educating women for citizenship is not limited to developing a critical consciousness and fighting for their rights; women also need to redefine their identity.

In methodological terms, this change takes place by identifying and recognizing the everyday life and subjectivity of women as important dimensions of their real situation. The educational process is based on specific instances, experiences and feelings, with each woman telling her own story. This approach takes into consideration gender, class and ethnic background, the sources of the threefold oppression of Aymara women. The Centre concentrates its action on reflection, training and research.

There are two general action components: the generation of income and the imparting of ideological training. The following themes were elaborated as part of the latter component: development, organization and participation, the family, sexuality, human rights, ethnic background and culture, and feminist and political theory. An evaluation of the impact of this ideological training revealed the need to achieve a better integration of these themes with technical training, assistance in generating income, administration of day-care centres and communication. The project began with the principle that no assistance, teaching or communication is ideologically neutral, and therefore citizenship education can easily be integrated into the existing production processes in which the participants are involved.

This educational process is especially successful at the individual and family level. The participants grow in self-esteem, value their own work more and learn to negotiate and share power. The process also significantly raises the women's awareness of their situation and rights, which in turn has a direct correlation with their public and political participation in the areas of power closest to their daily lives, such as neighbourhood-improvement associations, the municipality and other local bodies. One of the accomplishments most valued by the women themselves is their progress in expressing themselves and overcoming their fear to speak out, which prepares them to participate in public life and in the communications media.

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Source: Elizabeth Dasso and Sonia Montañó, editors, Identidad y ciudadanía. Educación cívica y mujer rural en la subregion andina, Santiago, Chile, UNESCO-UNICEF, 1991.

Educational cycles at the primary level should tend to universalize communication codes, while policies for the higher-level cycles should tend more to differentiate and specialize. It is very important in this respect to broaden criteria in terms of the specializations assigned culturally to each sex, by ensuring that women have better access to technical and scientific areas. It is also important to strengthen the interrelationship between study and employment, without prejudice to the overall education of the individual. Education in the region needs to improve its quality and promote more rigorous thinking, flexibility, creativity and a willingness at all levels to learn about technology. It is important that programmes be created to give women incentives to enter scientific and technical fields.

Even though no examples of such programmes exist in the region, there are experiences in other countries which could be of help in designing such policies, as shown by box 9. Another interesting experience which shows how science study can be encouraged is an original literacy campaign carried out in China, as presented in box 10.

## Box 9

### INITIATIVES TO PROMOTE SCIENTIFIC AND TECHNICAL STUDIES AMONG GIRLS AND WOMEN IN THE UNITED KINGDOM

The Engineering Industry Training Board (EITB) is a body that was set up to identify and meet training needs in the engineering industry. In the 1970s, concerned about the steady decline in the number of technicians on the labour market, the Board began to take an interest in the potential market consisting of girls and young people interested in studying mathematics and technical subjects. After implementing some tentative programmes that met with little success, EITB organized a one-week pilot course at Loughborough University of Technology in July 1979 for 17 year-old women who had chosen to study mathematics and physical sciences.

A publicity campaign was organized throughout the country to select the young women who participated in the pilot course. Six hundred applications were received to fill the 46 available places. The young women selected were divided into five groups, each one of which was conducted by a woman engineer of around 25 years of age who was already working in the industry.

In order to give the participants a better picture of what an engineer's work entailed, the programme arranged for lectures on various aspects of the profession, visits to university colleges, talks by women engineers and a full day's visit to one of the companies in the industry, and provided advice that would enable the future students to make an informed choice of the courses they would take at the university. The evaluation of the pilot course showed that, by the end of the course, 37 of the 46 participants had registered for an engineering programme while four others had opted for courses in mathematics or physical sciences.

Such was the success of the experiment that from the following year onwards EITB sponsored similar programmes at nine British universities. Today, over 400 young women attend summer orientation courses, and most of them opt for careers in engineering. This experiment showed that the opportunity of coming into direct contact with professionals in the industry and with women engineers and the fact of sharing common interests tended to make young women more confident of success in their professional expectations. Finally, it should also be noted that many of them indicated that they would never have participated in the programme if it had admitted male students.

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Source: Geoffrey E. Chivers, "Les femmes ingénieurs au Royaume-Uni: des initiatives et des changements", Women in Engineering Education, Jean Michel, Studies in engineering education, United Nations Educational, Scientific and Cultural Organization (UNESCO), No. 12, 1988.

The manpower training needed for changing production patterns with social equity demands a special higher-education policy that incorporates knowledge of the problems of Latin America and the Caribbean as a frame of reference. Such a policy presupposes a suitable and fluid coordination between national or regional universities and centres of excellence in other countries, and those universities and centres in turn need to be coordinated with

## Box 10

**LEARNING TO READ AND WRITE AND STUDYING  
SCIENCE AND TECHNOLOGY: LITERACY  
CAMPAIGN IN CHINA**

In 1985, the Women's Association of Hunan province, China, in collaboration with other associations and the Education Committee of the province, launched a movement called "Learning to Read and Write and Studying Science and Technology", addressed to 1 700 000 illiterate women aged 14 to 40. Since then, 40 000 literacy classes have been started with a participation of 1 050 000 women; 676 000 of them graduated, thus reducing the illiteracy rate from 18% to 11.5%.

The novelty of the Chinese initiative lay in the link that was established between literacy and the teaching of science and technology. The participants were encouraged to study technical subjects in order to consolidate their achievements. Eighty thousand classes were taught on new techniques for improving production. The mobilization of women was achieved through sample literacy classes, newspaper publicity, field trips (some 700 women visited 16 000 peasant women to urge them to participate in the movement), and the production and television broadcast of a film on the achievements of the Women's Learning and Studying Movement. The Women's Association prepared two textbooks to supplement the courses with information on different fields such as production techniques, business management, current affairs, laws and morality, child rearing and family education. Over 1 360 000 copies of these textbooks are in circulation.

People from various sectors of society such as retired teachers and technicians, secondary school graduates and skilled craftsmen helped to make the "Learning to Read and Write and Studying Science and Technology" movement successful. Primary and high school students helped their mothers to learn. In order to allow the women to concentrate on their education, a network of nurseries and kindergartens was developed. The movement was financed by the government at various levels and by the learners themselves.

Thanks to this literacy campaign, the most advanced women students can now read newspapers, understand some general technical ideas and improve their economic situation. The system was also used to establish technical schools for agricultural education, where half of the 890 000 students were women. A dynamic structure now exists that will ensure continuity and help to meet the future educational needs of adult women.

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Source: Phyllis Kotite (ed.), "Science and post literacy in China", Women's Education Looks Forward. Programmes, Experiences, Strategies, Paris, United Nations Educational, Scientific and Cultural Organization (UNESCO), 1989.

the enterprises and public agencies which chart the course of change. This coordination should function not only at the level of scientific and technological policies, but also in relation to knowledge about the countries and their problems. That calls for improving the links between professional training and the labour market, taking into consideration the difficulties that professional women face. Box 11 shows that the problem is not only that women in higher education are concentrated in specific disciplines, but also that new employment opportunities need to be opened up for them.

Professional or technical training is another area which calls for concerted efforts in the region. Even though institutes for professional training have been created in recent years and enterprises have also incorporated some training courses for their

## Box 11

## WOMEN ENGINEERS IN LATIN AMERICA

According to UNESCO data, in about 1985 the percentage of women out of total student enrolment in faculties of engineering in Latin America varied from 3% to 34%, figures which reflect a significant upward trend, particularly in Colombia (from 12% to 27%), Chile (from 6% to 20%), Panama (from 11% to 26%) and Cuba (from 19% to 34%), between the 1970s and the 1980s.

A study carried out by UNESCO between 1981 and 1982 on the enrollment of women in engineering schools reveals a significant lack of data. The main conclusion drawn from the data compiled is that in Latin America there are very few women engineers who are working in their field. Of the women actually working as engineers, the rate of participation among professional engineers is approximately 4%: 4% in Chile, 4% in Costa Rica, and 6% in Nicaragua. In Brazil, where the rate of participation of women among professional engineers is 5%, this percentage declines to 2.5% in the case of women engineers who actually exercise their profession.

A breakdown of the total number of women engineers by specialty reveals that women have traditionally had a very low rate of participation in certain sectors: electrical and electronic engineering (from 1% to 6% of the total of women engineers) and mechanical engineering (from 1% to 10% of the total). Women are better represented in civil engineering: 13% in Chile, 19% in Brazil and 58% in Uruguay.

The report's conclusion is that, despite the increase in the number of women graduating as engineers, most women choose careers in the social sciences and in public administration.

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Source: Jean Michel, Women in Engineering Education, Studies in Engineering Education series, Paris, UNESCO, No. 12, 1988; Schiefelbein and S. Peruzzi, "Oportunidades de educación para la mujer. El caso de América Latina y el Caribe", Santiago, Chile, UNESCO Regional Office for Education in Latin America and the Caribbean (OREALC), 1990, mimeographed.

personnel, public policies have an essential role to play, especially for small and medium-scale enterprises. In this regard, special attention should be given to the problems of women entrepreneurs, whose number has grown over the last few decades. They experience specific problems owing to the way women entrepreneurs are still perceived and the fact that they have only recently gained a foothold in the world of management and finance. Given the speed of the changes produced by new technologies, special priority should be attached to retraining workers. This could have a particularly favourable secondary effect on the performance of women in the work place, especially during maternity leaves.

Special public policies are needed for young people of both sexes who are looking for work for the first time. Although in this sense all youth should receive better training with more flexible and modern schemes, a special effort should be made to promote the employment of young women in less traditional jobs, in order to end the discrimination which prevents them at the outset from getting more highly skilled and productive jobs. That effort no doubt has to do with social equity, but also and especially with raising the levels of excellence of the general working-age population.

The informal sector is another area that should be given priority for training. Massive programmes should target this sector, either by teaching workers specific skills that have a potential demand, or by offering training in management, administration and marketing to small self-managed economic units. The region has many programmes and projects in this field, carried out by a number of different institutions, which could serve as the basis for designing more general policies.

Education should be seen as a complex process that involves more than traditional institutions. Just as the contents of formal education should be revised in light of the real needs of the population and society, by incorporating topics related to democracy and social equity, so the responsibility for vocational training in certain cases can be assumed, in coordination with formal education, by other agents such as enterprises, cooperative institutions or specialized agencies of the United Nations.

It is fundamental that programmes be included that increase the sustainability of production of microenterprises and own-account workers, while providing them with better opportunities to market their products and broaden their managerial skills. Training and financing mechanisms should be promoted in rural zones with problems of food production. Special attention should be paid to defining the target groups of these policies —groups composed of women. Defining these groups with precision makes it possible to incorporate elements which help the programmes achieve their objectives. For example, many emergency employment programmes, such as work in quarries, road construction, gardening, etc., were designed with male workers in mind, but in fact used many female workers, which made it more difficult for these programmes to be carried out successfully. Along these same lines, social services should be better adapted to the needs of the poorest sectors of the population, who should be encouraged to take advantage of them. This would imply efficiently orienting aid policies and programmes to meet the most basic needs, restructuring certain institutional aspects to increase their efficiency and improving some services with universal coverage, especially hospital care and primary education. The most interesting challenge in this context is to direct both the availability and the use of social services towards more productive personal development, in order to prepare people for a more dynamic form of participation in economic activity.

The legal constraints still placed on women's access to credit should be done away with. Although one of the more common limitations is the requisite that a man be present in the home for a woman to receive financing, the biggest structural barrier to women's access to credit is the fact that even policies which target the family unit in fact leave women out, since they are generally directed to the head of household.

Policies to provide incentives for the creation of enterprises. What is basically needed in this regard is to identify groups with entrepreneurial potential; to elaborate an entrepreneurial plan; and to finance and operationalize the enterprise. Each one of these steps has its complexities. However, using as a frame of reference the need to change production patterns with social equity, promotional policies could be designed that would include incentives for the activities of highly specialized young professionals and technology-intensive enterprises, support for job creation or the enhancement of productivity in the informal sector. In these last-mentioned cases, the policies could be specially linked with government action at the local level.

### 3. Policies to strengthen production linkages

In order to reinforce their production linkages, the countries of the region should also set guidelines for their policies regarding industry, agriculture, natural resources, basic support services and the financial system, in combinations that produce incentives and mutual reinforcement. In this regard, economic policy for the 1990s should lead to a process of gradual and selective openness, move towards the development of industrial exports and efficient import substitution and encourage intersectoral linkages. To do so, the countries will have to select the areas that would be suitable for government intervention, give preference to institutional restructuring in strategic areas of the public sector and place high priority on institutional innovation in the management of the production system.

Latin American agriculture, generally characterized by its weak links to industry and services and its concentration on certain goods and types of producers, has a small sector of modern capitalist enterprises oriented to either the export or the domestic market, and a huge peasant sector that is segmented and devoted to producing basic goods for domestic consumption. Policies aimed at this sector should shift from bolstering large agricultural enterprises to strengthening and modernizing small-scale farming. These policies should be differentiated and give incentives by providing credits, inputs, technical assistance and training. Given the high participation rate of women in peasant production, their access to the benefits of these policies should be ensured.

Even though there is a lack of general information that would make it possible to quantify the contribution of peasant women to rural production (since it is not recorded in any type of official statistics), different studies indicate that a high percentage of the women in agriculture work as unpaid family members. It is estimated that practically 50% of the income of peasant families comes from activities carried out by women; that between 20% and

35% of rural households have escaped poverty because of the income produced by women and that at least 15% of rural households meet their needs with that income. Several case studies support the assertion that the peasant economy has experienced a significant change in the labour force, and that women have been gradually replacing men. Failure to take these facts into consideration could block the success of policies aimed at this sector, since they would reach a population other than the one intended, with different characteristics and needs and with a different organization of productive units (Bonilla, 1990). For example, several experiences in the region show that women are excluded from the benefits of these policies, in so far as the measures do not take into account the legal and cultural impediments that women face in obtaining credit, or because they ignore the importance of women's economic contribution.

Changing production patterns with social equity also requires that the linkages between agriculture, industry and services be strengthened. Spontaneous experiences in this regard have shown that this is a stimulating element which should be taken advantage of by explicitly designing policies to include it. That also involves giving special attention to the efficient organization of different activities which link industry with agriculture, even small-scale farming. These actions should be accompanied by legislative measures that protect the rights of workers. In Latin America and the Caribbean, agribusiness has created a large number of jobs for women, where advantage is taken of their low level of demands, owing to their rudimentary degree of organization, and of their suitability for work requiring fine motor skills. Linking agribusiness and small-scale farming requires changes in the institutional framework, especially a decentralization of decision-making capacity, together with the integration of complementary functions at the local level and the creation of opportunities for consensus-building between producers and public agencies to ensure the sustainability of activities over time and lead to a genuine improvement in the living conditions of workers. Local efforts for linkage, therefore, should be reinforced by taking advantage of information and communication networks, by strengthening grassroots organizations and by providing guarantees that the basic needs of the poorest peasant families will receive attention. The role of women in grassroots organizations in the region, especially those intended to improve the quality of life of their families, can be a dynamic factor in coordinating the needs of this sector.

Policies for a rational use of natural resources and the preservation of the environment are inherent to changing production patterns with social equity. Regulation of the use of these resources could be one aspect of government activity and could include strategies to stimulate the market and train users about pollution and ways to conserve the environment in general. Given the role of women in local organizations on the one hand and the

impact of many of their activities on the environment on the other, women could become agents of mobilization and awareness about this issue at the local level. This potential is illustrated in box 12, and can serve as the basis for elaborating policies which combine certain relevant issues, such as health and the environment.

## Box 12

## HEALTH EDUCATION IN BRAZIL

In one of the poorest districts of Parati in the State of Rio de Janeiro, the Cultural Action Institute has launched an educational programme with the following objectives: developing within the community an information and training programme for women that will help them to prevent diseases and preserve their own and their families' physical and mental health; providing them with the means to assert their rights in their dealings with public health services, to which they have virtually no access; helping them to gain a better understanding of their bodies; identifying the problems of the community; and, lastly, implementing, on the basis of an approach to community education which links education and health, a methodology rooted in the concepts of autonomy and independence.

The first stage of the project consisted of field studies on the difficulties created for women by certain specific physiological events: menstruation, pregnancy, delivery, post-partum, breast feeding and menopause. This initial phase of the project served to orient the community in general towards the objectives of the project and to identify those women with a knowledge of traditional medicine. One hundred families were visited and 96 women interviewed. The recording of their experiences was used to produce audiovisual support material and served as the point of departure for further analysis. The collective story narrated by the women was reconstructed with the aid of a slide presentation, and a programme of work was elaborated using a synthesis of the individual narratives.

The second stage was the holding of a series of working meetings in small groups, for the purpose of informing and training the participants; the group coordinators sought to stimulate debate on the causes of the problems encountered and to promote a common search for solutions for the ultimate purpose of collectively building a social identity for women.

During the second year, research activities on the environment were undertaken as part of the programme. The participants themselves expressed the need to reflect on the unsanitary state of the community, its causes and consequences and possible courses of action to remedy it. This process of creating awareness of the interrelationship between health and the environment opened up the way to local initiatives aimed at improving living conditions, particularly with respect to personal hygiene, housing, drinking water supply and eating habits.

While this has been a very limited experiment (60 participants in two years), the Parati project has yielded very encouraging results. From the pedagogical point of view, it has provided a model of action which can serve as a point of reference and inspiration for the implementation of education policies aimed at adult women.

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Source: Krystyna Chlebowska, El otro Tercer Mundo: la mujer campesina ante el analfabetismo, Paris, UNESCO, 1990.

The relationship between women and the environment is a relatively new question. Studies on the topic in various places in recent years have opened many interesting lines of research. The relationship between women and the environment is said to be found in the following cases: their use of firewood for cooking in certain zones or in their link to life in others; the relationship between women, nature and magic in some ethnic cultures of the region; women's ability to influence local-level decisions; the support they can give to the environment by participating in community tasks, etc. Even though environmental issues by their very nature require the participation of the whole society, there

is no doubt that when specific tasks are determined and concrete plans of action coordinated, there will be functions that women can fulfil in accordance with specific policies.

The financial system of the region could undergo important changes in order to support a change of production patterns. The small flow of external capital during the 1990s makes it essential to concentrate on mobilizing domestic saving and on the quality of investments.

A need also exists at the domestic level for a reasonable equilibrium of the macroeconomic variables and a pricing system that adequately reflects the allocation of resources. Among other aspects, consideration should be given to organizing the financial system so that it can provide incentives for competition; to devising mechanisms to control the solvency of financial institutions; and to establishing a legal framework that inspires confidence. Specialized human resources for this sector are also important, as can be seen in Chile, where this sector has incorporated many women as it has grown (see box 13). Clear

#### Box 13

##### THE FINANCIAL SECTOR IN CHILE

Chile's financial sector has changed and grown significantly over the last two decades. An indication of how much banks and financial institutions have changed is the portfolio of loans and investments: from a base value of 100 in 1970, it has increased to 2 081 in 1989. The sector has also modernized. New instruments and services have been introduced, such as leasing, mutual funds, automatic tellers and credit cards, incorporating computer and communications technology. All this has increased the efficiency of the system by lowering operating costs. Hand-in-hand with growth and modernization, more and more women have become active in the financial sector. In 1980, 27% of those employed in the sector were women, and that figure rose to 34.8% by 1989. Of 192 300 employees, 67 000 were women.

The relative increase in the number of women employed in financial enterprises is usually pointed to not only as an indicator of modernity but also as a proof that women are not victims of discrimination. Indeed, the percentage of women working in the financial sector is higher than in any other sector. However, it has been shown that the percentage of men in top management jobs and on boards of directors is similar to that in the rest of the economy.

A closer look at the status of women in the financial sector shows that the highest degree of inequality is found on the boards of directors of insurance companies and subsidiaries of banks. No president of an insurance company is a woman; only seven of 251 general managers (2.8%) are women, and only one of 44 managers is a woman. Thus, only eight of 339 top-level positions, or barely 2.3%, are held by women.

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Source: María Eugenia Hola and Rosalba Todaro, "La reproducción de la discriminación en la empresa moderna", Centre for Women's Studies, Santiago, 1991, pp. 1-6, mimeographed.

interest-rate policies, developed under the strict macroeconomic conditions of controlled public deficit and inflationary pressures and of a systematic interaction of the main macroeconomic markets, are also important. Credit institutions could also be reorganized

so that they could grant loans to small-scale firms and economic agents, along with training and technical assistance. This formula has proven to be successful in numerous projects targeted at micro-enterprises, especially those belonging to women. It has not, however, been developed over the medium term, in so far as the loans have not been linked to global economic mechanisms of the national system, but instead have been spontaneous, ad hoc and short-term responses to the need for support, which has been provided by subsidies or external financing. This situation has especially affected informal-sector women entrepreneurs, who face greater obstacles in obtaining credit. The region boasts a number of successful projects in the region whose experience could be useful, like the one outlined in box 14, which shows that with continuity and adequate backing it is possible at least to maintain, if not increase, the number of jobs in this sector. Other measures could be considered to give women wider access to

## Box 14

## INFORMAL MICROENTERPRISES IN ECUADOR

The experience of the Ecuadorian Development Foundation (FED) with a project to extend credit to microenterprises in Quito shows that, aside from targeting the right occupations, other measures can increase women's access to credit. The project was launched in 1984 to reach small producers and street vendors by offering short-term loans for working capital (between US\$50 and US\$200 per loan). As borrowers established good credit ratings, they could obtain larger loans for longer periods of time. Disbursement was rapid, with less than one week between application and disbursement of the first loan, and subsequent loans were made on the day the prior loan was paid off. The project targeted individual producers as well as solidarity groups of vendors. Interest rates charged were at or close to market rates.

The project set up a special credit fund of US\$50 000 to be disbursed to women during the first two years of operations and obtained technical assistance on women's issues. Two years into the project, women accounted for 35% of individual borrowers and 65% of group borrowers. Women, however, borrowed less than men throughout the project.

An evaluation of the credit impact on borrowers' business income revealed that the benefits of the credit were moderate, tending to preserve rather than create jobs and to stabilize, rather than increase, income. But women as a group increased their incomes over a one-year period as much as or more than men and, unlike men, reduced significantly the daily hours they worked in the business. This was the most important effect of the credit. Women's interest in using the credit to increase efficiency can be explained by women's twofold responsibility of producing not only for the market but also for the home.

In 1988 the FED signed an agreement with the Inter-American Development Bank to expand the size and reach of the project. The credit fund was reoriented to emphasize very small manufactures and training, and technical assistance were strengthened through a contract with the Ministry of Labour. In 1989, 14 months into the new phase, about 1 200 new loans had been granted. The average amount per loan was US\$205 and the majority of loans were under US\$120; the cumulative arrearage rate was 1.8%, and about 79% of the overall costs had been covered by project-generated income. Most of the loans went to individuals rather than solidarity groups. Despite this fact, women still represented the majority of the beneficiaries (58%).

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Source: Mayra Buvinić, Women and Poverty in Latin America and the Caribbean: A Primer for Policy Makers, Washington, D.C., International Center for Research on Women (ICRW), 1990.

entrepreneurial credit, such as offering credit for working capital in small amounts and on installment payments, simplifying and reducing paperwork (including providing a standard loan application form), creating alternatives to real collateral, increasing interest rates, and providing technical assistance (Buvinić, Berger and Gros, 1988). Although actions to make financing available to women are still too recent to evaluate fully, box 15 describes a range of activities carried out by Women's World Banking, including a specific programme to support women owners of microenterprises in the informal sector.

#### Box 15

##### THE CHILEAN BRANCH OF WOMEN'S WORLD BANKING

In view of the difficulties women often have in obtaining credit, Women's World Banking (WWB) was established in 1975 as one of the initiatives that emerged from the World Conference of the International Women's Year (Mexico, 1975), in order to help women obtain loans, give them greater access to employment and introduce them to the business world.

During the United Nations Decade for Women, branches of WWB were established in a number of countries of the region with varying degrees of success. In 1988, at the initiative of a group of Chilean women professionals working in different sectors and activities, Finanzas Internacionales y Nacionales para la Mujer (FINAM) was established as the Chilean branch of WWB.

The aims of FINAM are as follows: to help to create an environment in which women have equal access to the benefits of Chile's economic growth; to establish bases of support to meet the specific needs of businesswomen; to set up a global network of women leaders in various production and professional activities; and to make women more confident in themselves as businesswomen, professionals and producers.

FINAM offers services in the form of counseling, training and suggesting contacts to facilitate women's access to the financing of business activities. Its main programmes are: the financing of microenterprises; providing financial assistance to businesswomen and professionals at mid-level sectors; and providing management training. FINAM also offers advisory assistance in legal and tax matters and technical services programmes to provide assistance to businesses.

In order to implement its activities, especially those geared to microenterprises, FINAM has received contributions from various bodies, of which the most noteworthy are the United States Agency for International Development (USAID) and the Inter-American Development Bank (IDB). It also receives assistance from various Chilean banks associated with its work.

Despite its relatively recent entry on the scene, FINAM has been very influential, and its activities have proven their credibility. One illustration of this fact is the recent US\$600 000 IDB grant awarded to FINAM for its activities in support of microenterprises; this funding will help to provide assistance and encouragement to a highly vulnerable but potentially quite viable sector. In addition, FINAM-backed training and advisory assistance to mid-level businesswomen and professionals, together with the other forms of support offered by FINAM, allows them access to a number of major national banks which have joined in this initiative.

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Source: Finanzas Internacionales y Nacionales para la Mujer (FINAM), "Trayectoria, actividades, servicios", Santiago, Chile.

#### 4. Policies with a special impact on the situation of women

It is fair to ask whether concern for women will be successfully incorporated into all levels of global policies, as outlined in the proposal for changing production patterns with social equity, or

whether it will still be necessary to formulate policies specifically for women. The present trend –and apparently the action plans of government, non-government and United Nations agencies agree on this– is that actions for the direct promotion of women are still necessary, and that the integration of women's issues and women as actors must be enhanced in all mainstream activities. The following paragraphs outline some situations which have a special impact on women –areas where the incorporation of women into global policies could be improved.

Labour-market policies certainly call for some special consideration since their effect on the status of women in the region is enormous. The process of incorporating women has had ambivalent and at times contradictory results with respect to improving their situation. This is the case, for example, with the participation of women in agribusiness as temporary workers, or in export processing zones, as illustrated in box 16.

Women's work performance has been different from that of men, since their role in the family structure in the region extends to the marketplace. Their income traditionally has also been and continues to be different, as can be seen in box 17.

Policies should take into consideration the need to adapt the labour market to help women to advance as part of the process of changing production patterns; to assist and compensate for their transitional phase; to promote social negotiation and whatever institutional changes are required; and to prevent the social costs of the past from recurring.

The adaptation of the labour market demands action from all those who participate in it –employers, workers and government agencies– in order to achieve greater manpower flexibility and mobility, without worsening labour relations or impeding the process of collective bargaining. For that to happen, it is indispensable that workers be retrained in order to broaden their range of skills. In this regard, consideration should be given to the fact that female workers have shown more flexibility, owing to their constant entering into and exiting from the market, and to the more strained situation in which they therefore find themselves. Measures to improve retraining would make it possible to maintain their flexibility and reduce the precarious nature of their working conditions.

Given the conditions of the labour market during this period, special importance could be given to policies to compensate for them. These policies could be applied through the labour market or through taxation, social expenditure and redistribution of income, always with the purpose of attaining more equitable treatment for the specific groups that have seen their living conditions deteriorate more than others over the last decade. Some of the more

## Box 16

## EXPORT PROCESSING ZONES IN THE CARIBBEAN

A number of findings of the research on export processing zones indicate that the advantages and disadvantages of these zones should be carefully weighed and each country considered separately. Enterprises that operate in export processing zones mainly hire women. In the textile and clothing sector, women represent 88% to 96% of all workers, while in the electronics sector, the figure ranges between 72% and 97%.

On the positive side, export processing zones have created more than 100 000 jobs (16 000 in the CARICOM countries covered by the study and 90 000 in the Dominican Republic) over a relatively short period, in a region beset by chronic unemployment and underemployment. The concomitant secondary effects have been felt in the form of income generated in the local economies by way of wages, rents and other payments. The generation of foreign exchange has also been significant. The highly disciplined nature of the workplace has created, in fact, a nucleus of well-trained workers in the industrial field for whom there is frequent demand in the national economy. Although wages are generally much lower than in the countries of origin, they are usually higher than those in similar local enterprises. Employers seem to be more kindly disposed towards their employees and provide transport (Saint Kitts and Nevis) where labour is in short supply.

The drawbacks of the export processing zones include the low quality of the jobs created, whose repetitive, monotonous and unstable nature is universally recognized, particularly when market conditions change. There are three further disadvantages: the limited transfer of technology to the local economies, the negligible participation of local staff at the management level and the little value added to the local economy by way of the local purchase of raw material. This is partly due to the fragmentary nature of the activities involved in producing components and to the fact that the parent countries abroad are responsible for research, the design of equipment and the application of production methods.

In conclusion, there are arguments both for and against the industrialization phase that characterizes export processing zones. These have been shown to be a catalyst for the short-term creation of jobs, particularly for the female population, and are thus one way of solving the chronic problems of unemployment in the Caribbean. However, as presently constituted, export processing zones will never offer high standards of living to the peoples of the region. It is possible that as workers improve their practical skills and as the process of production becomes more complex, greater value added will be produced thereby leading to an increase in wage levels. Despite these advances, however, the Governments of the Caribbean are being urged to elaborate long-term programmes for achieving development and restructuring their societies, based on an entrepreneurial spirit and local initiatives, the production of more and better export services or goods and a growth rate that is capable of absorbing the steady increase in the labour supply.

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Source: Myrtle Bishop, Frank Long and Joaquín St. Cyr, Export processing zones and women in the Caribbean (LC/L.586(MDM.11/5)), ECLAC, Santiago, Chile, October 1990.

important measures that could be considered are the institution of unemployment insurance, the extension of social security to the unemployed, tax incentives for enterprises that reabsorb or hire displaced employees, projects to stimulate the creation of employment for youth and temporary jobs at the regional or local level. Special programmes should also be contemplated for women who are heads of household, because of their economic vulnerability (see box 18).

The experience of the region shows that the success of temporary or emergency employment programmes depends to a large extent on their being designed, evaluated and decided in the framework of national planning. Other programmes could be

## Box 17

## INCOME DIFFERENCES BY GENDER

The following conclusions are drawn from information gathered in household surveys taken in 1980 and 1986 in Argentina, Brazil, Colombia, Costa Rica, Uruguay and Venezuela:

a) Hourly wages for women are systematically lower than for men in all of the national sub-areas examined and for all educational levels.

b) The equivalent monthly earning power of women, expressed as a percentage of the earning power of men, rises with the level of education. For different educational levels, the simple average for women was 64% of the male average for those with 0 to 5 years of schooling; 65% for those with 6 to 9 years and 75% for the group with 10 or more years of schooling.

c) A comparison of the data from 1980 and 1986 shows that during that decade the differences in hourly wages of both sexes shrank, especially at the lower educational levels, in most of the countries. In no case was this reduction due to an increase in the equivalent monthly earning power of women, but rather to the fact that the monthly earning power of men declined even more.

d) An examination of the absolute values of the equivalent monthly earning power for both sexes during the last year for which data are available indicates that hourly wages for women with nine or fewer years of schooling are lower than those for men with five or fewer years, in all the cases analysed.

The results leave no doubt that there is general discrimination against women in the labour market. Studies done by ECLAC have shown that such discrimination is systematic in all employment groups (see Los grandes cambios y la crisis: impacto sobre la mujer en América Latina y el Caribe (LC/G.1592-P), Santiago, Chile, December 1990).

Adult women as a group, merely because they are women, have an hourly-wage disadvantage in relation to men equivalent to four years of formal education. In these circumstances, the strong growth of the number of women enrolled in educational institutions and the fact that women in general tend to reach higher educational levels than men can be interpreted as an alternative response to a reality of the labour market: much more knowledge is demanded of women in order to obtain the same benefits as their male counterparts.

The crisis lowered hourly wages for both sexes in all the cases examined. Perhaps since they were closer to the bottom of the wage scale, women's wages fell less than those of men, and the wages of women with lower educational levels, less than those of women with higher levels. Consequently, in 10 of the 14 cases examined, the wage gap was narrowed for both sexes.

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Source: ECLAC, La transmisión intergeneracional de las oportunidades de vida en la década de los ochenta (LC/R.957), Santiago, Chile, December 1990.

established to complement or replace these transitory programmes, such as providing incentives to enterprises to hire personnel or granting unemployment subsidies. In any case, special employment programmes should be based on a solid economic rationality, so that besides maximizing social benefits they are also suitably profitable. Along these lines, social investment funds can be created to serve as flexible instruments for applying compensatory policies in the transitional phase. This same reasoning applies to projects for the advancement of women, since there is a long tradition of projects of this nature tending to be evaluated from the perspective of participation or organization, in view of the fact that the expected economic results were not produced because the projects lacked sufficient economic rationality.

## Box 18

IS FEMALE HEADSHIP OF HOUSEHOLDS A SIGN  
OF ECONOMIC VULNERABILITY?

Most studies on this subject point to a positive relationship between female headship of households and poverty, particularly in the region of Latin America and the Caribbean where the data clearly show that households headed by women are more likely to be poor than male-headed households.

To begin with, households headed by women are poorer than male-headed households because, although they may have fewer members, they are required to support comparatively more dependents. Secondly, the economic vulnerability of female-headed households is explained by the fact that the average earnings of the heads of household are lower because they are women and that, for the same reason, such households have fewer assets and less access to remunerative jobs and productive resources, such as land, capital and technology, than households headed by men. Thirdly, households headed by women are economically more vulnerable in a way that has nothing to do with the characteristics of women or of the household concerned, but rather for the following reasons: female heads of household also have to perform domestic tasks and have greater time and mobility constraints, which can result in their "preference" for working fewer hours for pay, for "choosing" lower paying jobs that are more compatible with child care and for spending more for certain services, such as water and housing, because they cannot take the time to lower the costs of their transactions; women who head households may also encounter more discrimination in gaining access to jobs or resources beyond that which they normally encounter because of their gender, or may themselves, because of social or economic pressures, make inappropriate choices that affect their household's economic welfare; finally, heads of household may have a history of early parenthood and family instability which tends to perpetuate poverty from generation to generation.

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Source: Mayra Buvinich, The vulnerability of households headed by women: policy questions and options for Latin America and the Caribbean, Mujer y Desarrollo series, No. 8 (LC/L.611), Santiago, Chile, April 1991.

Some sectors will probably require permanent or at least long-term compensatory actions. One of these is certainly the urban informal sector. Given its heterogeneity and the fact that its growth rate is not independent of other factors, it is important to design actions to broaden its markets, grant credits to its productive units, eliminate barriers to the development of its activities, and provide special programmes for informal employment. The fact that this sector is composed mostly of women should be taken into account in designing the programmes. For example, the elimination of barriers to the development of the activities of the informal sector by clarifying the line between what is legal and illegal, especially on the local level, could avoid the unnecessary and dramatic persecution of street vendors in many cities of the region.

For the peasant sector and women rural workers, it is basically a question of reorienting their production towards more modern segments of the economy. To do so, as already mentioned, credit is necessary. In this regard, experiences exist where private and non-governmental agencies have collaborated. Although these experiences have fulfilled some of their objectives, they have had problems of coverage, efficiency and basically of

continuity, because they were not inserted into more general actions. With regard to this group, FAO's Action Plan for the Integration of Women into Development points out that four main spheres must be dealt with in order to improve women's situation: their civil status, their economic condition, their social situation and their decision-making powers (FAO, 1990).

These spheres are complemented by certain policies concerned with living conditions which have special repercussions on women. The most important of these is reproduction-related policy, which is carried out through mother and child care, special attention to pregnant women and a temporary flexibility in work schedules. Couples also need to receive personalized assistance in family planning, since human reproduction should be a central concern of all of society as the means of ensuring its continuity. Along these same lines, there is still a lack of clear conviction that child care is an unavoidable obligation of all of human society. The tendency is to incorporate women into the labour market as a natural and necessary process of society. Nevertheless, the lack of a comprehensive concern (with economic rationality) for child care, which would be reflected in an adequate coverage of pre-school care, affects women's living conditions and their integral development as persons. Total-coverage policies should be elaborated in this area to bring together the concerted efforts of public, private, business and community sectors, and to explore flexible options and combinations of different resources, in order to ensure that the children of the region, whose mothers have to work in any case, receive the specialized and indispensable attention they need. The governments of the region have already approved measures in this regard, in paragraph 29 (17) and paragraph 50 of the Regional Plan of Action (ECLAC, 1989b).

Another factor greatly affecting the living conditions of women is housework. This question has been analysed and debated by specialists in the region on numerous occasions. It has been finally recognized that housework is economic work that is measurable, open to evaluation, and of greater magnitude than previously thought. However, little has been done thus far in terms of concrete measures to alleviate it, socialize it as much as possible and convert it into a necessary and socially shared activity. Many of the changes needed are probably connected with changes of mind-sets, attitudes and culture-based views, for which specific policy measures are difficult to formulate. Nevertheless, the innovative and creative nature of the proposal to change production patterns with social equity makes it possible to do so. Measures can be designed to provide social support for child care and household chores, many of which can be carried out with existing resources, for example, by creating jobs for youth or promoting community-based initiatives. What is of interest at present is not so much to design measures for which successful examples exist all over the world, including in the region (although always with insufficient coverage), but rather

essentially to give the issue political priority and incorporate it into the design of general and sectoral policies (ECLAC, 1989b).

The role of the State in the promotion of women is important, especially in a democratic setting. For women to increase their participation at the economic, social and political level, social equity is needed, together with measures to stimulate local participation and open new areas for action. ECLAC's proposal on changing production patterns with social equity puts forward new development options for the 1990s, within a moderately optimistic perspective. The proposal could also contain better options for the incorporation of women. It is essential to realize that case studies and different projects and programmes carried out at a number of levels over almost two decades provide a rather clear panorama of the main areas in which action is needed to improve the incorporation of women into development.

To implement this and the rest of the components of ECLAC's proposal, there is a need for creativity, perseverance, tremendous internal effort and a good deal of boldness in carrying out interdependent and interconnected actions. The coordination and collaboration being given this issue by the United Nations system can provide impetus to this process.

#### Note

<sup>1</sup> Although the concept of "gender" has begun to be used only recently in the relevant literature, its growing acceptance and the need to find a term to refer to the social construct of women's role rather than a sex-biased term led to the provisional use of the concept in this document.

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