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**SUSTAINABLE DEVELOPMENT, POVERTY AND GENDER. LATIN AMERICA AND
THE CARIBBEAN: WORKING TOWARDS THE YEAR 2000**

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ABSTRACT

This document has been prepared as a contribution to the discussions to be held by representatives of member countries of ECLAC at the Seventh Regional Conference on the Integration of Women into the Economic and Social Development of Latin America and the Caribbean. It will be discussed along with the document entitled Access to power and participation in decision-making. Latin America and the Caribbean: Policies for gender equity looking to the year 2000.

This paper reports on the information available, especially that which has been published since 1995, pertaining to the effect of poverty on women in the region and measures that are being taken to eradicate it, to achieve gender equity and to move towards a more equitable society and more sustainable development. During the period following the Fourth World Conference on Women, there has been a greater focus on accountability than on complaints.

Although the problems of visibility, sensitivity to gender issues and poverty must still be addressed, a new approach and new tools are needed in order to accelerate change. Overcoming the poverty suffered by women is much more than implementing small-scale projects; rather, public policies must be formulated and national programmes must be implemented that will allow for the development of skilled human resources, productive employment programmes, changes in school curricula, amendments to existing legislation and inclusion of the gender approach in social security programmes. There is also a need to strengthen civic responsibility. Despite the fundamental role they play in the struggle for social causes and human rights, and in the application of survival strategies, poor women still have great difficulty gaining access to decision-making. One way to improve their options for getting out of poverty is to overcome these barriers.

In this document, ten specific measures are proposed for working towards both of these objectives. These proposals are neither unique nor mutually exclusive, but they attach special importance to the relationship between access to power and resources, which are two essential dimensions in order to achieve democracy with gender equity.

I. BACKGROUND

This document, which was prepared for the Seventh Regional Conference on the Integration of Women into the Economic and Social Development of Latin America and the Caribbean, and the document entitled Access to power and participation in decision-making. Latin America and the Caribbean: Policies for gender equity looking to the year 2000, represent the contribution made by the ECLAC secretariat to the discussions to be held by the representatives of the Commission's member States.¹ The Presiding Officers of the Conference selected these two topics bearing in mind the international priorities established by the countries at the fortieth session of the Commission on the Status of Women² and the regional priorities set forth in the Regional Programme of Action for the Women of Latin America and the Caribbean, 1995-2001. The thematic outline for the two documents was worked out and drafted jointly by the ECLAC secretariat and the Presiding Officers.

Consequently, this paper will not repeat ideas which, strictly speaking, should be explained in both studies. Suffice it to recall that the previous regional conference focused on regional preparations for the Fourth World Conference on Women, and adopted the aforementioned regional programme of action.³

During the last three years, there has been a great deal of activity relating to these matters, and much discussion of issues that concern women in society. The world conference marked the beginning of a period that will probably not see so much public discussion, but it is a time for the countries to fulfill their commitments. The day to day work of doing what has to be done in order to eradicate poverty among women in Latin America and the Caribbean, to achieve gender equity and to move towards a more equitable society and more sustainable development will probably not receive as much attention as complaints and speeches do; however, it is likely to be much more important and effective. In the case of women living in poverty, there must be accountability—a term that been very much in vogue in recent decades—and urgent measures are required to strengthen civic responsibility.

Two significant events have preceded this conference which provide a framework for efforts to eradicate poverty among women in Latin America and the Caribbean, namely: the Caribbean Ministerial Meeting on Poverty Eradication (28 October-1 November 1996) and the first Regional Conference in Follow-up to the World Summit for Social Development (São Paulo, 6-9 April 1997). At the ministerial meeting, the Caribbean ministers adopted the Directional Plan of Action for Poverty Eradication in the Caribbean, and agreed to meet again during the next two years in order to evaluate their progress. The Plan of Action, which was drawn up by six groups that analysed different topics, includes strategy recommendations for female heads of household, teenage mothers and girls who are victims of sexual exploitation. The economic and social strategy envisaged is based on a comprehensive approach to poverty eradication and an analysis of gender issues. With regard to monitoring and evaluation tools and mechanisms, the Caribbean countries recommend that statistical data be classified by gender.

During the first Regional Conference in Follow-up to the World Summit for Social Development, concern was expressed at the fact that the countries had made little progress and, in fact, had even regressed in the areas of employment, poverty and social integration. The pattern of growth did not generate enough jobs in production, and the backwardness and heterogeneity of production hindered the attainment of equity. The countries adopted the Consensus of São Paulo, which states that despite the progress made in terms of social expenditure and reform, "the region cannot yet demonstrate major gains in social equity. More women than men live in absolute poverty, and women are at much greater risk of falling into poverty. The countries recommended measures that are primarily aimed at achieving equity."⁴

It became clear, after these two conferences, that although it is important to continue focusing public attention on gender and poverty, the discussion must now be moved to other bodies and new tools must be used. It is time to stop thinking that small-scale projects are the solution to the problem of poverty among women. The issue must be included in national policies and programmes, including those relating to the training of skilled human resources, creation of jobs in production, analysis of curricula and of the impact of changes in the job market on women, amendments to labour legislation, social security and social integration. More than advocacy, what is needed is specific, systematic and specialized activities.

The ten items mentioned in the outline are discussed in this paper. In several instances, it was quite difficult to obtain information, and in others the presentation might have been structured differently. It is difficult, in actually carrying out a study, to stick to an outline that has been developed beforehand. However, this general outline was followed in order to facilitate discussion and also, because doing so helps pinpoint those areas in which further information is needed or with regard to which more precise indicators must be developed.

As in the case of the previous document, maximum use has been made of the information available. Qualitative studies, case studies and official data were used. Given the preferential use that was made of studies which combined variables on poverty and access to power, and the wide variety of materials that have been published over the last few years, a single selected bibliography was prepared which is included as an annex to both documents. The countries should find this list quite helpful, since it includes useful information on activities supplied by other countries of the region, academic centres, nongovernmental organizations and United Nations specialized agencies. This paper also discusses the output of other world conferences held after the Beijing conference, particularly the Regional Conference in Follow-up to the World Summit for Social Development and the Consensus of São Paulo.

II. PURPOSE

The purpose of this report is to supply ECLAC member countries with information on the living conditions of women in the region who are affected by poverty, the different effects of poverty on women and on men, and the ways in which it hinders women from exercising their civic rights and duties, particularly as regards their empowerment.

Information is also presented on a number of ongoing activities that are aimed at eradicating poverty; this goal is seen as the only way to ensure equal opportunities for women and men. The pace of implementation of the Platform for Action and the Regional Programme of Action must be accelerated, a cross-linked analysis of the issues is needed, and an effort must be made to understand the problems involved in designing and implementing poverty eradication policies.

In addition, a description is made of the many different situations faced by poor women in Latin America and the Caribbean, as well as of the many activities that have been underway in an effort to improve their situation. Attention is also drawn to the sporadic nature of such activities, as well as their lack of focus and coordination. These problems have limited the effectiveness of many programmes and projects and have caused great frustration among the target population.

Policies designed to eradicate poverty while ensuring gender equity must be based on clearly stated priorities. The approach should be complex and integrated, but above all, it must provide continuity. Training in and learning of new production, management and participatory techniques, and helping women learn how to exercise their own rights are long-term processes requiring simultaneous action on the part of many different actors.

An effort is made to identify the obstacles faced both by the women and by the governments concerned, in regard to implementation of policies aimed at improving the quality of life of the population, especially women, while at the same time ensuring gender equity.

III. THEORETICAL FRAMEWORK

The debate on measures that might be taken to eradicate poverty among women falls within the framework of the ECLAC proposal for changing production patterns with social equity. An integrated approach is needed in this regard, so that economic and social policies are viewed as a unified issue; regulatory and institutional frameworks need to be changed so as to make it possible to move simultaneously towards changing production patterns and attaining social equity. Eradicating poverty, achieving social integration and ensuring democracy and governability are not merely a matter of creating jobs or improving the application of social policies. There are certain aspects of poverty among women that are peculiar to the issue of gender, and they must be borne in mind when overall guidelines are drawn up.

Poverty has many dimensions; over the years, many indicators have been devised to measure it better or more accurately, but none of them have helped eradicate it. Such efforts run the gamut from sophisticated discussions on how to define poverty in individual cultures to measurements of energy consumption and protein requirements for purposes of defining the “market basket” for welfare programmes geared towards income groups living below the poverty line.⁵

The most commonly used criteria for measuring poverty are the following:

- i) an income-based criterion: the poor are considered to be those members of the population whose income falls below the poverty line, which is defined in terms of a given quantity of foodstuffs;
- ii) a need-based criterion: in addition to income, factors such as housing (type of housing and degree of crowding) and infrastructure (availability of drinking water, waste disposal), access to educational services and headship of the home are also taken into account.
- iii) a criterion based on the capacity of the members of the household, i.e., their potential for functioning adequately in society.

Perhaps the most visible dimension of poverty is inequality. Poverty is not an isolated phenomenon; it may also be defined in comparative terms. In the developed countries, the per capita income of the wealthiest 20% of the population is eight times higher than the income of the poorest 20%. In Latin America and the Caribbean, it is nineteen times higher.

The conceptual terms of discourse of poverty have been widened to include such dimensions as equity and social exclusion. This became clear in the course of the discussions of the Regional Conference in Follow-up to the World Summit for Social Development and in the Consensus of São Paulo.

This report therefore consistently takes into account the two essential factors that determine the inequalities between women and men in the societies of the region, namely: the limited access women have to the resources of society in order to meet their needs, compared with the resources available to other groups, and the hindrance this creates to their empowerment, i.e., to the exercise of their civic rights and duties.

Eradicating poverty will not automatically bring gender equity to a society. Data provided by different countries show that, although gender inequality is closely related to poverty, it is not always associated with lack of income. As has been demonstrated in a number of cases, a society can be poor and still distribute its resources equitably.⁶

If the poverty that affects women is to be eradicated, they must have greater access to jobs and to the labour market. This often entails improving their organizational skills, providing more training, increasing the availability of jobs in production that can be filled by women, implementing policy reforms and amending legislation in order to prevent gender discrimination, and setting up mechanisms to put an end to any division of labour between men and women that is not strictly related to the actual capabilities of the individuals concerned. Poverty among women also has to do with their need to be emancipated from subordinate roles and their search for equality, equity and power. Eradicating poverty means overcoming lack, but it also means gaining some degree of control over resources, and a degree of decision-making power in the home, in society and in the State.

It is worthwhile to take a closer look at some of the new aspects of poverty. The economic changes that have taken place in the region have gone hand in hand with other changes, and the region is going through a transition that calls for special and more complex measures. Both women and men must deal with significant cultural changes, as they leave behind their lives as campesinas and campesinos and become rural wage-earners or labourers in the maquila sector. For the large contingents of women who are leaving their work with the family for the first time so as to take a job, this means dealing with a regular schedule, learning new forms of obedience and of subversion, feeling uprooted from their own social and cultural context, facing the traditional apprehension of working women about “what will people say?”, fearing violence, and dealing with the independence that comes with having their own income, as well as with socialization among peers. As the young women in one of the case studies put it, this is the price they pay for “being free in the world”.

IV. DIAGNOSTIC ANALYSIS

As mentioned in the document on access to power and participation in decision-making (LC/L.1063(CRM.7/4)), three years is too short a time for presenting new social diagnoses. Consequently, other than the information already supplied in that document, and based on the most recent studies conducted by ECLAC,⁷ this report is limited to presenting certain selected data that provide an overall picture of the situation of poor women and of the region as a whole.

* In Latin America and the Caribbean, with minimal percentage variations from one biennium to the next throughout the 1990s, approximately 40% of households were poor and the total poor population is 210 million. The magnitude of poverty varies considerably from one country to another. In two countries, less than 15% of households are poor, while in others, over 50% of households are poor.

* In 1995, the minimum real wage in 13 out of 17 countries was lower than in 1980. Between 1990 and 1994, the spread between incomes of professionals and technicians and of workers in low productivity sectors increased by between 40% and 60%.

* Most of the jobs generated were in the informal sector, and that sector accounted for 56% of the total employed population.

* The increase in poverty makes it even more difficult to achieve social integration. Large contingents of the population are not able to meet their consumption expectations, which have been heightened by the media. Young people, who have a higher level of education than their parents' generation, are most affected by unemployment.

* Social spending is rising, especially in education and social security. The investment in education is aimed not only at increasing coverage, but also at improving quality. As regards social security, most resources are channelled to adjustments in retirement and pension payments, amortization of retirement-related liabilities, and extension of coverage. According to ECLAC, however, just as a growth rate of 6% would be needed in order to make up for the lag in social programmes, the application of the educational strategy that is needed in the region would require spending in the order of 3.9% of the gross domestic product, for the pre-school and elementary levels alone.

* Open unemployment. If poverty is to be reduced, open unemployment must be reduced; nevertheless, it remains high in the region, and even higher in the case of women.

* Poverty also affects civil servants and employees of medium-sized and large private businesses. In more than half the countries of the region, between 30% and 50% of wage-earners in the private sector live in poor households, and the percentages range from 10% in Argentina and Uruguay to over 60% in Honduras. In some countries, the percentage of poor wage-earners is even higher among independent unskilled workers.

* In low-productivity strata, the inadequacy of incomes is even more striking among wage-earners in microenterprises, a category which includes a large number of women. The women in this category, along with individuals who work in domestic service, account for the highest share of the urban poor. In most countries, they account for between 25% and 40% of all the poor who are employed. This is also the case, although to a lesser extent, in countries where a large share of the population is self-employed, such as Bolivia and Honduras. In these cases, around 40% of the urban poor are unskilled independent workers, mostly women. Wage-earners in microenterprises

receive a monthly income that is equivalent to only 2.5 times the poverty line, an amount considered to be at the bottom of the threshold of well-being required in order to have a chance of avoiding poverty.

* Domestic employees, who represent 6% of urban workers, receive an average income that is 1.4 times the poverty line. One out of every ten poor workers falls in this category of employment. Moreover, the poverty rate among domestic workers (both male and female) is high, even though they account for a very small share —2% and 4%— of rural employment in most countries.

* There are several reasons why rural poverty is different from urban poverty, including the following: non-ownership of land; demographic variables, especially fertility; lack of education and high rate of functional illiteracy; geographic isolation and lack of means of communication; minimal public services, both private and social, and direct impact of environmental degradation on the production base.

According to projections made by the Latin American Demographic Centre (CELADE), between 1995 and the year 2000, the rural population will continue growing in 12 out of 20 Latin American countries, and in 5 countries, including the poorest ones, the growth rate will be higher than 1% per year.

The highest levels of poverty among job holders in rural areas are to be found among independent workers who are neither professionals nor technicians (50% to 80%), who represent between one-third and one-half the total population of those areas. Similar poverty levels are to be found among private-sector wage-earners who are neither professionals nor technicians and work in establishments having no more than five employees, who represent between one-fifth and one-third of all poor rural workers.

* Ethnic discrimination has caused higher levels of rural poverty among the indigenous peoples, who are at a great disadvantage in respect of access to land and satisfaction of basic needs.

* The economic reforms implemented over the last few years have had a different impact on poor men and on poor women. Individuals with an inadequate level of schooling and no vocational training have suffered most from the cutbacks in social spending. Globalization has accentuated social differences and discriminated against people who are less able to move around and be flexible, people with less training, those with lower wages and those living in more isolated regions. All of this has aggravated the situation of women, who already suffer from wage discrimination.

* For the purpose of analysing the relationship between women's incomes and poverty in households, a simulation exercise was conducted in order to establish how much poverty would increase if women did not contribute money to the household. The results are revealing: without the wife's income, poor households would increase by between 10% and 20%. In all households taken together, the wives who worked in 1994 contributed from 28% to 38% of total family income.⁸

* Occupational segmentation is a factor that accounts for much of the disparity between the incomes of men and women. During the early 1990s, Latin American women's wages were equivalent, on average, to 72% of men's wages. The difference was greater in the case of urban workers, where women's incomes represented only two-thirds the amount earned by men. An increase in the level of schooling brings higher wages for women than for men only among those who have completed secondary education; post-secondary education entails more benefits for men, who are able to find higher-level and better paying jobs.

V. GENDER AND POVERTY

ECLAC is of the view that an integrated approach is needed whereby social and economic policies would work together to achieve equity. If development is to be sustainable, the gender approach must be explicitly brought into these policies. Even when the gender issue is not explicitly stated, all plans, programmes and policies embody a certain viewpoint on gender. There are assumptions as to what roles individuals play in society and, even more important, a decision is made as to what these roles should involve. The development that is sought has to do with specific citizens, and perhaps more than anything else, the poverty suffered by women makes it essential to adopt an interdisciplinary approach. If women are to play an active role in civic affairs, economic, social, cultural and political issues must be addressed; policies must be directed towards women in their capacity as citizens.

As indicated above, poverty affects women and men differently. Given the magnitude of poverty in Latin America and the Caribbean, it does not make much sense to ask who are the poorest among the poor; rather, an effort should be made to find out what measures are most effective in overcoming poverty among women and what factors prevent them from enjoying the intended benefits of the policies applied. In this section, four fundamental aspects that need to be addressed in order adequately to address poverty among women are discussed.

a) The information gathered on the status of women brings to light a significant gender bias that mainly affects poor women. Despite all that has been said, and even though there is recognition of the important role played by women in economic activity, the available statistical data are still not systematically classified by gender nor have the efforts that have been made to ensure that the gender approach is included in these analyses been successful. A recent ECLAC study showed that it is possible, with the tools currently in use, to construct much more sophisticated indicators of the role played by women. The statistics still show women participating at a much lower level than is actually the case; this helps explain why the policies adopted contribute to the lack of equity.⁹ Although the Nairobi Strategies recognize the need to put an end to the statistical invisibility of women, this is a task that remains pending.

b) Another example of gender bias may be found in the methods that have been approved or applied to help poor women in the region over the last few decades. Most of the measures taken to eradicate poverty among women have been predominantly geared towards welfare programmes, small-scale income-generation projects—which brought nothing but frustration—, rotating funds which were usually inadequate for projects of larger economic scale, small loans granted in the context of economic processes that were not incorporated into successful production and marketing mechanisms, as well as many other activities that were never sustainable, were not an integral part of development policy, were not linked to the market, and were not even provided with enough capital to stay afloat. Although projects which were mainly welfare-oriented during the 1950s and 1960s were referred to as “development” projects, they remained limited in scope. Most of them did not work from the standpoint of management either. Because they were excessively participatory in nature, they were inefficient, they were supposed to achieve too many objectives at the same time, and in many cases, they were carried out by well-meaning volunteers who knew little about economic management. Despite some serious attempts, no systematic analysis or evaluation has yet been made of all those projects, and it is safe to say that the substantial amounts of money that were invested in them did not really improve the living conditions of poor women.¹⁰

c) Most of the social investment funds geared towards alleviating poverty were created in the region during the 1980s; only Costa Rica had had a social investment fund since 1975. Initially conceived as emergency programmes, these funds were finally included in the countries’ medium- and long-term policies. Fifteen countries now have them,

and Chile, Panama and Venezuela have made them permanent. These funds channel international development cooperation, support decentralization efforts and enable the countries to address the problem of the shortage of resources and the difficulties encountered in reaching the poorest sectors of the population. From the gender standpoint, their main bias has consisted in the fact that resources directed towards men have been translated into jobs, while those directed towards women have been used for welfare and social assistance. In Chile, it has only been in the last few years that the Solidarity and Social Investment Fund has focused on women as producers, but its programmes have not been evaluated. Although these funds cannot replace policies, they can be useful in supplementing programmes designed to improve women's living conditions.

In some countries, there have been occasions, especially in times of crisis, when emergency programmes conceived for men have actually been implemented by women.

Another aspect of these funds is the fact that programmes implemented through them have often been designed in response to popular demand. The idea that "policies for low-income women in the third world should be based on their own interests" has become a slogan. It should be borne in mind, however, that in order for these demands to be properly articulated, the population must be well informed and must be aware of all the options that are available.

d) Another bias that has to do with poverty and gender is to be found in employment policies. Rising unemployment rates are harder on women, who remain in the more vulnerable "pockets" of the economy, are victims of wage discrimination and do not have the same opportunities for vocational training that men do.

Although there is a growing recognition of the need to include the gender perspective in policies aimed at eradicating poverty and achieving equity, this seems to be merely a matter of common sense rather than a product of special analysis. The matter is even more serious because knowledge about the gender perspective has been confined to the academic realm and has not been adequately brought to the attention of those responsible for designing public policy. In addition, the lack of knowledge and the inflexibility and resistance of the bureaucracy makes it difficult to effect change in the public sector.

The struggle against female poverty, which involved the execution of special programmes, was initially based on an "antipoverty approach", according to which equity would be achieved by improving the productivity of poor women. Following that, an "efficiency approach" was adopted, according to which development would be more efficient if women were allowed to contribute to it. Actually, more than being a deliberate approach, this viewpoint surfaced during the crisis of the 1980s, which entailed a high social cost for women, among other reasons because they had to work longer hours and their living conditions worsened. At present, there is a new outlook on the relationship between poverty and gender, and the focus is on decision-making and the exercise of civic rights and duties.

VI. WORK AND GENDER

As noted in the previous section, despite the importance of measuring the participation of male and female workers in the economy, no systematic gender-based classification has yet been devised, nor has the gender perspective been included in the relevant indicators. This hinders both the analysis and the improvement of policy.

Women have continued to increase their participation in the economy of the region, and currently account for one-third of the work force. This figure masks the fact that there are substantial differences among countries, inasmuch as the actual statistics range from 60% in Jamaica or Barbados to around 20% in Guatemala, Dominican Republic and Colombia. It should also be noted that girls between the ages of 10 and 19 account for a significant share of the region's work force, particularly in Haiti, where they represent 29% of the work force.

Statistics show that poor women have a lower level of participation in the economy than other women, except for female heads of household; moreover, in most of the countries studied, poor women play a greater role in the economy than indigent women.¹¹ This is probably due to the way in which they relate to the labour market, inasmuch as they perform activities that are not adequately reflected in the statistics.

Therefore, rather than try to measure the actual participation of poor women in economic activity, this section will focus on showing what has been happening in the region during the 1990s in regard to jobs that may be accessible to women, and on identifying potential future trends in this area.

The Latin American and Caribbean job market is clearly segmented in terms of occupations that are "for" poor women and men, who are marked as being either wage-earners or independent workers. In the workplace, for reasons that have nothing to do with the workers' qualifications or the biological differences between men and women, a gender-based division of labour still obtains. Women and men work in the same places—in industry, in maquila factories, in agroindustry—but they perform different tasks. It is hard to describe the reasons for the existing division of tasks, because although women tend to be discriminated against in terms of wages, participation and rank, there is often no clear reason for the classification of tasks in terms of whether they are more or less important.¹²

The changes that have taken place over the last ten years seem to have opened up new opportunities for women by expanding sources of employment. However, whenever women have managed to enter the new structures of production, they have done so under very specific conditions: jobs for women tend to be concentrated in small and medium-sized enterprises in the more traditional sectors of the economy, and these have entered into subcontracting arrangements with larger corporations. In many cases, the job has actually consisted of working at home, which is another form of precarious employment.

Because they have so few options, poor women tend to work mainly in the services sector, particularly in domestic service and in trade and, to a lesser extent, in agroindustry.

Approximately 16% of women work in industry, and of these, 46% work in the textile industry and 24% in the production of foodstuffs, tobacco and beverages. In Chile, Colombia, Costa Rica and Jamaica, more than 30% of microenterprises are run by women. These microenterprises are concentrated in sectors where there are very few barriers and wages are low. These companies are very small, they engage mainly in trade, services and light manufacturing, and they average no more than five employees. The women who own them usually have little prior

work experience, they use traditional technologies, and most of their employees are family members. They often operate in the home, and the woman's household chores interfere with her business duties. The owners of this type of microenterprises usually have a low level of schooling.¹³

A change has occurred which is probably not adequately reflected in the statistics, but which has become apparent in certain changes in the job market that have not yet been fully recognized.¹⁴ It may represent a shift from the job market as it has been understood heretofore towards a different mechanism. There is talk of "atypical" jobs, which in fact are new forms of employment involving large contingents of the population and calling for new approaches. The main characteristics of this trend are: i) uncertainty: "mobility" means that the worker risks losing his/her job at any time, putting an end to the perception or expectation of "lifelong employment"; ii) more flexible contracts, which create differences between workers in the same company, since some are permanent and some are temporary; this means that there are also different wages and security systems, and this affects the organizational capacity or potential of the social security systems; iii) longer working days, in order to improve productivity.

This new pattern of employment will require new labour legislation, additional social security systems and flexible support systems. There will probably be a gender bias, as it affects men in the fishing and mining industries and women in fruit growing.

Because of their usefulness as illustrations of this new trend, we shall discuss a number of cases on which field studies have been conducted. In the tasks of picking and processing chestnuts in Brazil, for example, the men do the picking and the women work in the factory. Labour relations are rigid and authoritarian, even violent in some cases; pay is low, and some of the workers are migrants.¹⁵

Sugar cane harvesters, or *bóias-frias*,¹⁶ make up a whole population of nomadic, uprooted workers. In 50% of the cases, the women workers live alone; they are often required to show a certificate of sterilization, their wages are low and unstable, and they are often victims of violence.¹⁷

In some parts of Chile, 50% of temporary fruit packers are women, and they are not discriminated against from the economic standpoint. Most of them are between 25 and 44 years old, and what makes their situation different is that they are usually unemployed for longer periods than men. The women only work six months a year, and only 13% of them are migrant; they receive a good net hourly wage, which is competitive with the wages earned by male workers, higher than those earned by temporary workers and, all things considered, stable. The women have a direct relationship with the company and are free to dispose of their earnings as they wish.¹⁸

Another interesting case is that of the women of the Upper Valley of Río Negro and Neuquén, in Argentina, where there are many small- and medium-scale independent farmers and where the women take jobs in domestic service, agriculture and agroindustry. In the latter two areas, there have always been many women working in selection and packing activities. Thanks to the trade unions, wages and job security are assured by the State. The women "used to be" migrants, but now are seen as locals. Seventy-five per cent of these women have had the same job for over 10 years, although most of the work has been seasonal; their average age is 40, and 3 out of 10 have taken training courses. In addition, during periods of modernization and expansion, they have been reclassified. During the last ten years, modernization has not led to expansion; in view of the uncertainty this has created, the women are getting organized in order to protect their jobs.¹⁹

In Mexico, young women working for avocado and mango growers have a higher level of schooling than the average for the region; their average wages are above the minimum but lower than men's wages, except when they are more experienced and have special skills.²⁰

On flower farms in Mexico, there are significant differences between small and large companies as regards wages and working conditions, the large companies paying better wages and requiring greater specialization. Women, usually between 13 and 22 years old, plant, cut, classify and pack; men sprinkle, fumigate and maintain the

greenhouses. It is interesting to note the level of schooling: 22% have not finished elementary school, 37% have finished elementary school, 22% have finished high school, and 15% have taken secretarial or computer courses.

These examples are mentioned as illustrations of how a sexist division of labour has been perpetuated, and how hierarchies that reflect unequal opportunities are not necessarily associated with more complex tasks, although women tend to be assigned more routine tasks. However, for want of better opportunities, these jobs do offer alternatives to domestic service. Women who work in these sectors get to meet people, to engage in social relations, to have fun, earn money and go out alone, all of which helps them become independent.

The Latin American job market is showing certain signs that have caused concern, especially among women. Employment is not growing enough, and it is concentrated in low-quality jobs; unemployment is on the rise, public-sector jobs are declining (and it should be borne in mind that many of the workers in this sector are poor), small businesses and the informal sector are becoming increasingly important, and social protection measures are being cut back.

Another disturbing situation that affects women adversely is that of the maquila industry, which has been the only option for many women in recent years, and where innovations in technology or other types of changes have led to women gradually being replaced by men. Certain case studies conducted between 1990 and 1995 have shown that when new technologies call for more highly skilled labour, it is the men who are reclassified.

Getting a job is a way for women to learn to participate in society and to become independent, but it is hard to tell if the new, less stable types of jobs and the practice of taking work at home will not be a barrier that will further limit the few possibilities women have to participate in or create new spaces for articulating their demands.

VII. GENDER AND ACCESS TO SOCIAL PROGRAMMES

The network of social services in the region is mainly geared towards the urban sector, which is made up of well-educated wage earners. This is the first instance of the division that exists in Latin America and the Caribbean in respect of access to health, education and social services.

a) Social security

To different degrees, social security coverage is inadequate, and leaves out those members of the informal sector who have unstable or temporary employment or who are self-employed. This sector includes a large number of poor women, especially in the rural areas.

There are two possibilities for women to be included in the social security system, i.e., as dependents of their spouses, or as independent workers. In the first case, a woman is entitled, at least in theory, to medical care during pregnancy and childbirth, either as the concubine or wife of a man, and to a widow's pension. Consequently, when a woman is separated from her spouse, she loses her entitlement to health care.

In her capacity as a worker, as in the case of men, a woman's coverage depends on her position in the job market. This is where the main differences between women and men become apparent. Poor women usually work in the services sector (domestic service), trade (street vendors, small entrepreneurs) and industry (especially the manufacturing, maquila and agroindustry sectors).²¹ A woman cannot assume, in any of these three categories, that she will automatically be included in the social security system.

As regards workmen's compensation, the inequalities are essentially associated with the type of coverage provided. Indeed, this is limited basically to accidents, which are more common among male workers, although in view of the kind of tasks they are assigned, women run the risk of contracting diseases caused by poor working conditions, and these are not covered by insurance.

b) Education

There is consensus regarding the need to adapt curricula to the changing employment and cultural situation, to make education more relevant, to rationalize spending and administration, to modernize management and organization, and to carry out special activities for low achievers.

Despite the existence of policies and programmes, as well as political will, access to education is still quite inequitable. The quality of education for poor sectors has not improved, there is still no equality of opportunities for men and women, and stereotypes about gender roles have not been eliminated.

An indicator of the relationship between education and social well-being, defined as the number of years of schooling a person would need in order to have a 90% chance of not falling into poverty, was used in an ECLAC study.²² It was found that in the urban areas, 10 to 11 years of schooling would be required and that, more and more, a complete secondary education was a necessity. This means that in half the countries of the region, a person needs 10 to 11 years of schooling in order not to fall into poverty, and in the other half, 12 to 14 years are needed. At present, in Latin America and the Caribbean, a person actually needs to have finished high school in order to get a more

productive and better paying job. Moreover, in the case of women, the figures show that a high level of schooling plays a part in reducing infant mortality and morbidity, improving family health and nutrition, and reducing fertility rates.

c) Health

A recently updated study of women's health in the region²³ shows that women are at a disadvantage when it comes to controlling the resources they need in order to protect their health.

The figures on access to services indicate that in the 1990s, coverage of health services is high in most countries of the region. In one-third of the countries, more than 95% of the population is covered, and in three-fourths, there is 60% coverage. The ones with the lowest coverage are Bolivia (34%), Peru (44%), Honduras (46%) and Haiti (50%). Health services for rural working women are scarce and uncertain.

Much of the morbidity and mortality in the region is a product of poverty and the lack of social equity. Because of their position in the market, poor women have the greatest difficulty gaining access to health services, most of which are linked to employment.

Fertility analysis is important in any effort to improve living conditions for women and to help empower them. Fertility has dropped rapidly in Latin America, especially since the 1950s, although the trend varies considerably from one country to another. While the range of variation of the global fertility rate in 1950-1955 was 2.7 to 7.5 children per woman (Uruguay and Honduras), it now ranges between 1.6 and 4.9 children (Cuba and Honduras).

Teenage fertility rates have fallen by 20% since the 1950s, but this is still the figure that has declined the least, so that its share of total fertility actually rose from 8.5% in 1950-1955 to 13.3% in 1990-1995. There is a greater concentration in the intermediate and lower risk ages. Women still have more children than the number they say they want; the regional average is three children, the lowest rate is 2.4 (Cuba) and the highest is 3.9 (Paraguay).

According to projections made by CELADE, the average life expectancy in the region has continued to rise by one year every five years since the 1980s, and before that the increase was slightly higher. Between 1990 and 1995, the average life expectancy was 70.10; the lowest figures were in Haiti (58.40) and Bolivia (61.44). Life expectancy was higher for women than for men.²⁴

In the area of health, poor women working in temporary jobs suffer from sicknesses caused by handling agrochemical products and toxic substances without the necessary protection or training. They also have posture problems and so-called "joblessness problems" (headaches, anxiety, loneliness, isolation), as well as problems with their eyesight, caused by the use of fungicides and herbicides and intensive work under poor lighting conditions.²⁵ In some sectors, there has been an increase in miscarriages and stillbirths as a result of poor working conditions and exhaustion.

A number of alternative information channels on women's health have been created in the region through networks of nongovernmental organizations. These channels are helping to spread information about birth control methods and the risks of AIDS, and are conducting campaigns against family violence and on the protection of women's health.

Although there is widespread knowledge regarding the right of women and of couples to decide on how many children they want and how they want to space them, in actual fact, poor women do not have access to information on these subjects or to safe birth control methods, usually because of their high cost. Moreover, they have difficulty entering the job market because in some sectors, they are often required to present certificates that they are not pregnant or even certificates of sterilization. Consequently, women's reproductive rights are not recognized, as they are in all other sectors, as evidenced in the drop in births.

VIII. SPECIAL GROUPS AND TOPICS

Female heads of household

The number of households that are headed by women has continued rising in urban areas.²⁶ Although not all these households are poor, when they are, they are more vulnerable than usual, since most of them are headed by women who have no spouse, with or without children. They are single, separated or divorced women, or widows, who must at the same time perform both domestic and economic duties. Many of these homes fall below the poverty line and are indigent.

It is more difficult for poor households headed by women than for others to get out of poverty. This is usually due to the fact that these women tend to be less educated and have less time to work because of their family duties; moreover, their wages are lower.

Women who belong to this category are usually seen as “victims”, a view which stereotypes them as women who have been abandoned and have no options. This is not helpful in terms of the policies designed to offer them support. They may be poor, but they are social subjects who have considerably more independence than many women in the same sector who do have a spouse. A careful study should be made of the survival strategies they have devised, in order to ensure that policies directed towards them are truly effective. Fundamentally, what they need is training that will enable them to work in sectors that offer well-paying jobs. Too many programmes offer training in techniques that are useless when job-hunting time comes; in many instances, instead of helping solve the problems these women face, this has only worsened their plight.

Migrant women

According to CELADE estimates covering the period up to the year 2025, migration within the region is not widespread. However, there is no detailed or gender-specific information on migration of poor women, which is often illegal and therefore is not reflected in official records.

Migrant women tend to come from the poorer countries or from more advanced countries whose development is not balanced. Their poverty is what makes them move.

Except in countries where there is serious armed conflict and international male migration, more women than men migrate from the country to the city. In the case of young poor women, education helps provide a way of escape, creating the expectation of finding jobs in non-rural activities.

At the present time, migration is not only an economic and social phenomenon; there is also a distinct category of people who migrate for environmental reasons. This is the case, for example, of the inhabitants of rural rainfed areas where the soils have become exhausted and eroded, and the economic unit can no longer support all the members of the family; in other words, the inhabitants of weak ecosystems in general. This clearly shows that rural development schemes have failed to create job opportunities that are less dependent on the natural resources. Moreover, this migration has meant that the population of many of the cities of the region has grown to the point where the infrastructure and the job-creation capacity of the city has been strained to the limit.

Gender analyses should include studies of migratory movements, inasmuch as the figures reveal an increasingly significant participation of women in the phenomenon. Other factors are also involved, including those which put women at a disadvantage in relation to men in the receiving cities. Also, in many communities, male migration leaves women to cope with the problems of family subsistence and management of the household's resources.

In this context, studies should also be made to identify and analyse international migration and new phenomena such as those of temporary workers, and of movements within a city or between cities, which have increased considerably over the last few decades.²⁷

Gender and the environment

A poverty map will show that poverty is greater in areas where there has been environmental degradation. In the Caribbean, this also works together with natural disasters, and in Central America, with armed conflicts.

The gender-based division of labour has meant that women in rural areas play an important role in farming. They are responsible for decisive stages in food production and processing and for tending the garden and small domestic livestock; also, they are often solely in charge of gathering firewood, water and forage.

Access to capital and to natural resources, including land, are indicators of the degree to which a society is equitable and of the control it exercises. Determining who has access to and controls resources allows a society not only to establish how these resources are to be used, but also to assign responsibility for environmental degradation, adopt sustainable practices and determine the course of development. Legal or legitimate restrictions on customs have had a negative impact on women with regard to inheritance of land or respect for their rights in the different agrarian processes.

Limitations on access to credit make it very difficult for women farmers to undertake genuinely sustainable activities. This, along with uncertainty about land ownership, makes them less inclined to invest in new technologies.

Environmental degradation in neighbourhoods also affects women, especially the poorer ones, inasmuch as services, infrastructure and resources such as drinking water are inadequate and it is difficult to gain access to them.

Migratory movements are influenced by environmental degradation, natural disasters and the lack of basic infrastructure, services and opportunities in rural areas. The environmental problems that arise in urban areas as a result of the demographic pressure caused by migrants are further aggravated by the fact that the cities are unable to meet, in an equitable manner, the needs of the entire population in terms of infrastructure and services.²⁸

Family, gender and poverty

As noted in the document on access to power and participation in decision-making, the demographic changes that have occurred in the region have affected families, as evidenced in the smaller size of family units, the decline and postponement of marriage,²⁹ separation and divorce, and the appearance of single-parent, single-person and reconstituted families.

Given the speed of these changes, several "generations" may now be living together in the same family, each with different options and expectations. This phenomenon cuts across socioeconomic lines; although there may be different degrees, the situations are usually very much the same, and exceptions are few and far between.

Poor families in the region are faced with changes that accentuate internal conflicts, precisely because of their poverty. As women join the job market and have to work long hours inside or outside the home, they get worn out much too early in life, and their state of exhaustion becomes quite apparent.

At the present time, most families in the urban areas of Latin America are nuclear families; in fact, such families represent between 55% (Paraguay) and 71% (Bolivia, Brazil, Mexico) of all urban households.

The percentage of extended families ranges from 13% (Argentina) to 31% (Venezuela). Composite families (nuclear or extended families including people who are not related to each other) are rare, except in Paraguay, where the phenomenon is probably related to accelerated internal migration. Although no detailed information is available on the present characteristics of extended families, it is probably safe to say that they represent a survival strategy for dealing with poverty.

Single-parent families in general, and those headed by women in particular —whether nuclear, composite or extended families— have increased, and are much more common in the Caribbean countries, where they represent between 30% and 40% of the total number of families.

Families go through different stages, depending on the number of children and their ages. If family policies are to fulfill their purpose, they must take into account these stages, bearing in mind that support is most needed when the children are small, rather than when they start entering the job market.

The crisis of the 1980s led to the adoption of family strategies for dealing with poverty in a process that came to be known as the “invisible adjustment”. The practice of expanding (by “taking in” people, referred to in Spanish as *allegamiento*) or reducing (by “expulsion”, referred to in Spanish as *familias expulsoras*) household size with relatives and non-relatives is clearly a survival strategy which is not reflected in official economic indicators, inasmuch as these social responses to the crisis and adjustment processes are private decisions taken within the context of the household itself. An analysis of poor families shows that poverty is greater when there are more dependents, and that the likelihood of falling into poverty is greater in households where the spouses are less educated.³⁰

One of the most obvious problems affecting women within the home is that of domestic violence, a phenomenon that is common to all social strata but which is accentuated in poor families, especially as regards physical violence.³¹

IX. ACCESS TO DECISION-MAKING, EXERCISE OF POWER AND POVERTY

Poverty is not only an obstacle to obtaining goods. It also has other connotations, especially in Latin America and the Caribbean, inasmuch as it acts as a barrier to participation in decision-making and, of course, to access to power. On the other hand, poor women play an active role in community life, since participation is the basis for their survival strategies.

The most obvious limitations faced by poor women are their educational and cultural shortcomings. Poor people in the region receive less education, in terms of quantity and quality, and their environment excludes and rejects anything that represents a different culture. Although the situation has improved over the last few years, and there has been a greater willingness to accept cultural diversity, this change has not gone far enough; moreover, it has only occurred in those cases where local identity was already weak and there was a perception that the way to get out of poverty was to adopt the so-called “codes of modern life” and the skills that are characteristic of modernization and technological progress.

The poverty affecting women and men in the region goes hand in hand with many other forms of exclusion, including physical separation. In most cities, the sectors where poor people live are segregated geographically, thus preventing socialization in daily life; there is also ethnic exclusion, given that the Latin American and Caribbean countries have a history of excluding or discriminating against members of indigenous people groups.

In the case of poor women who belong to different ethnic or indigenous groups, acceptance and respect for cultural diversity does not always guarantee their participation, and in fact, is often a hindrance. Creative and innovative programmes are needed in order to overcome the gap between cultural diversity, and protect the right of women to participate in society and exercise their civic rights and responsibilities.

Despite the many different barriers that have made it difficult for women to participate in decision-making, they have often played an important role in the struggle for justice and human rights in the region, and have influenced the return to democracy. This, however, has not helped them overcome poverty or consolidate their position in civic life.

X. PROPOSALS

According to ECLAC, it is possible to make progress towards poverty eradication if an adequate growth rate (6%) goes hand in hand with macroeconomic stability and increased employment. Moreover, it is estimated that urban poverty could be reduced by between 20% and 30% if the growth rate of the per capita product could be kept at a consistent level of 5% per year over a period of at least five years, and worker incomes could be increased at an annual rate of around 3%. This reduction of poverty could be achieved by reducing the rate of unemployment in poor homes by at least one unemployed member and, above all, by raising wages.

The United Nations Development Programme (UNDP) is also of the view that it is possible to eradicate poverty.³² According to this agency's estimates, ensuring basic services for the entire population of the world would require 40 000 million dollars per year up to the year 2025; this amounts to less than 0.2% of world income. The transfers required to mitigate poverty would amount to another 40 000 million dollars. This represents a total of less than 0.5% of world income, an amount that is less than the net worth of the seven richest men in the world.

Measures for eradicating poverty among women should be set within the framework of comprehensive programmes that are viable both in financial and institutional terms. Women should be encouraged to participate in civic life so as to strengthen the prospects for their empowerment, in both public and private life.

a) Policies geared towards raising productivity and worker income

Out of every ten poor urban households, seven are poor primarily because of low worker income (underemployment), two because of someone in the household being unemployed, and one almost exclusively because of the large number of minors in the household. Consequently, policies designed to raise productivity and improve worker income (wage policies, training, job retraining, and support for microenterprises) would significantly contribute towards alleviating the situation of some 70% of poor urban households. Policies should envisage suitable mechanisms for ensuring that women also benefit from the positive impact of the measures to be taken.

b) Job-creation policies

Such policies would benefit approximately 16% of poor households, and 20% or more, in countries with a high level of unemployment. For poor women, a well-paying job is a prerequisite for overcoming poverty, and hence, they need to be trained as workers, not as women who happen to work from time to time. Mechanisms should be envisaged for ensuring that women are adequately trained for the jobs that are created, and for giving them the same opportunities that men have of actually getting a job.

c) Educational policy

Forty per cent of poor urban households in which there is a high rate of dependency would benefit from policies designed to increase the coverage and the quality of education. This in turn would have a positive effect on future worker income.

d) Worker training

Although it is important to create training opportunities for women, it is even more important for women to take part in existing worker training programmes. There being no legal obstacle, women, especially young women, should be informed about all the possibilities that are available, and they should be encouraged to take advantage of these opportunities. Many different programmes are already in place which provide training, scholarships, retraining, and support for small and medium-sized enterprises, and which are especially suitable for poor workers, both male and female.³³

e) Incentives to business

Mechanisms should be created for encouraging companies to hire and train women. Programmes whereby the State, business and labour provide funding for training purposes should also benefit women.

f) Elimination of wage discrimination

Wage discrimination is an economic obstacle, but it also keeps women from participating in civic life, and thus adversely affects their self-esteem. Mechanisms are needed to enforce existing standards, but primarily to overcome unemployment. Any mechanism that is established should combine job-creation policies with worker training.

g) Mass information

Poor women do not have extensive networks for receiving information on job opportunities. Consequently, mechanisms should be created for ensuring maximum dissemination of information on jobs, wages and legal norms. Laws that guarantee the rights of citizens, both male and female, as well as the Convention on the Elimination of All Forms of Discrimination Against Women should be widely publicized. Campaigns should be conducted to promote the image of women as subjects who have rights and who are able to create new frames of reference for themselves.

h) Alternative social insurance systems

Mechanisms should be created to facilitate voluntary participation in social insurance schemes on the part of poor women who are unemployed, in order to enable them to receive an old-age pension.

i) Support for families

Maternity leave should be extended, and shared leaves should be granted, in order to reduce barriers to the hiring of women and enable parents to share in child-care responsibilities.

j) Participation at the local level

Mechanisms should be explored for increasing the participation of poor women and men, on an equal footing, in decision-making at the local level.

Notes

1/ A fuller summary of the situation in the region may be found in: ECLAC, Women in Latin America and the Caribbean in the 1990s: Diagnostic elements and proposals, Mujer y desarrollo series, No. 18 (LC/L.836/Rev.1), Santiago, Chile, 1997.

2/ The priority topics are set forth in the Report of the fortieth session of the Commission on the Status of Women (E/1996/26; E/CN.6/1996/15), March 1996.

3/ The sixth Regional Conference on the Integration of Women into the Economic and Social Development of Latin America and the Caribbean, convened by ECLAC, was held in September 1994 in Mar del Plata, pursuant to the mandate set forth in the Regional Plan of Action.

4/ The complete text of the Consensus of Sao Paulo may be found in ECLAC, Report of the First Regional Conference in Follow-up to the World Summit for Social Development (LC/G.1972(CONF.86/4), Santiago, Chile, 1997.

5/ Without going into the question of how effective an indicator of poverty the market basket is, it is worth noting that there is a gender bias in the way the indicator is constructed. Indeed, the methodologies used bear in mind the differences between men and women in regard to energy consumption and the special needs of pregnant women, but they do not take into account the fact that teenage girls, especially among the poor, often suffer from anaemia and serious iron deficiencies due to the early onset of menstruation, or the fact that menopausal women suffer from loss of calcium. Neither of these conditions can be considered illnesses or pathologies, given the life expectancy of the general population.

6/ According to the gender development index (GDI), the Latin American and Caribbean countries that rank among the top 50 are Barbados (17), Bahamas (18), Uruguay (31), Trinidad and Tobago (32), Costa Rica (36), Colombia (40), Panama (41), Venezuela (43), Chile (44), Argentina (47) and Mexico (50). See United Nations Development Programme (UNDP), Human Development Report, 1997, New York, Oxford University Press, 1997.

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8/ ECLAC, Social Panorama...1995, *op.cit.*

9/ The following publications include discussions of this issue: Molly Pollack, Reflexiones sobre los indicadores del mercado de trabajo para el diseño de políticas con enfoque de género (LC/R.1639), Santiago, Chile, ECLAC; Instituto de la Mujer, Ministerio de Asuntos Sociales, Propuesta de un sistema de indicadores sociales de igualdad entre géneros, Madrid, 1994; Thelma Gálvez, Propuestas para un sistema de estadísticas de género, 1996, Santiago, Chile, United Nations Children's Fund/Instituto Nacional de Estadísticas (UNICEF/INE), 1997; Vicky Guzmán, Marcela Ríos (consultants), Propuestas para un sistema de indicadores de género, Santiago, Chile, National Women's Service (SERNAM), 1995.

10/ Buvinic, Mayra, Promoting employment among the urban poor in Latin America and the Caribbean. A gender analysis, Issues in Development, No. 12, Geneva, International Labour Organisation (ILO).

11/ More detailed figures may be found in ECLAC, Social Panorama of Latin America. 1996 Edition (LC/G.1946-P), Santiago, Chile, 1997. United Nations publication, Sales No. E.97.II.G.4; and United Nations, The World's Women 1995. Trends and Statistics (ST/ESA/STAT/SER.K/12), New York, United Nations publication, Sales No. E.95.XVII.2.

12/ The following recent works are particularly useful in helping to understand this issue: Laís Abramo, "A situação da mulher no mercado de trabalho latinoamericano no contexto da reestruturação", paper presented to the Seminario Internacional As mulheres no mundo do trabalho: experiencias internacionais de ações afirmativas, FES-ILDES, ELAS, CEFEMEA, UFRJ, CUT, PNBE, 14 to 19 April 1997, Sao Paulo, Brasilia and Rio de Janeiro; Nuevas tecnologías y relaciones laborales en América Latina, paper presented to the Seminar Nuevas tecnologías: su impacto en las relaciones laborales, Cochabamba, Bolivia, Centro de Estudios Superiores Universitarios/ Universidad Mayor de San Simón, 4 and 5 June 1996, Latin American and Caribbean Institute for Economic and Social Planning (ILPES), 1996; La inserción de la mujer en los nuevos paradigmas productivos (LC/IP/R.162), Santiago, Chile, Latin American and Caribbean Institute for Economic and Social Planning (ILPES), 1995; Mercados laborales, encadenamientos productivos y políticas de empleo en América Latina (LC/IP/R.185), Santiago, Chile, Latin American and Caribbean Institute for Economic and Social Planning (ILPES), 1997; Imágenes de género y políticas de recursos humanos en un contexto de modernización productiva (LC/IP/R.177), Santiago Chile, Latin American and Caribbean Institute for Economic and Social Planning (ILPES), 1996.

13/ Gloria Almeyda, El dinero que cuenta. Servicios financieros al alcance de la mujer microempresaria, Washington, D.C., Inter-American Development Bank/United Nations Development Fund for Women (IDB/UNIFEM).

14/ Rosalba Toro and Sonia Yáñez, Globalización, reestructuración competitiva y empleo femenino en Chile. Elementos para el debate, Santiago, Chile, Centre for Women's Studies, 1996.

15/ Edna María Ramos de Castro, "Del castaño a la fábrica: división sexual del trabajo y persistencia de patrones tecnológicos en Brasil", Jornaleras, temporeras y bóias-frias: El rostro

femenino del mercado de trabajo rural en América Latina, Sara María Lara Flores (coord.), Caracas, United Nations Research Institute for Social Development (UNRISD)/Editorial Nueva Sociedad, 1995.

16/ *Bóias-frias* are wage workers who are hired for indefinite periods; they are called *bóias-frias* because they take their meals, which have been prepared the night before, to the field, and eat them cold, since they have no way to heat them out in the field. Note by translator Lais Viliegas to Vera Lucía Botta Ferrante, “Las trabajadoras bóias-frias en la lucha por la tierra en Brasil”, in Jornaleras, temporeras y bóias-frias..., op. cit.

17/ María Aparecida Moraes Silva, “Mujeres bóias-frias: el difícil arte de vivir en Brasil”, Jornaleras, temporeras y bóias-frias..., op. cit.

18/ Silvia Venegas, “Las temporeras de la fruta en Chile, Jornaleras, temporeras y bóias-frias..., op.cit.

19/ Mónica Bendini, Cristina Pescio and Marta Palomares, “El mercado de trabajo en los cambios técnicos en la fruticultura argentina: las trabajadoras de los galpones de empaque de manzanas y peras”, Jornaleras, temporeras y bóias-frias..., op. cit.

20/ Blanca Suárez, “Las manos más hábiles de los empaques: el aguacate y mango en Michoacán, Jornaleras, temporeras y bóias-frias..., op. cit.

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26/ECLAC, Social Panorama... 1995, op. cit.

27/ Nieves Rico, Género, Medio ambiente y sostenibilidad del desarrollo (DDR/2), Santiago, Chile, ECLAC, 1997.

28/ Ibid.

29/ This is not the case in every country. In Cuba, there is a high rate of marriage at a very early age, and the age of first union has become lower; this is also the case in Haiti, Jamaica, Panama, Paraguay and Uruguay. See Irma Arriagada, Políticas sociales, familia y trabajo en la América Latina de fin de siglo, Políticas sociales series, No. 21 (LC/L.1058), Santiago, Chile, ECLAC, 1997.

30/ Irma Arriagada, Realidades y mitos del trabajo femenino urbano en América Latina, Mujer y desarrollo series, No. 21 (LC/L.1034), Santiago, Chile, ECLAC, 1997.

31/ Nieves Rico, Gender-based violence: A human rights issue (LC/L.957), Santiago, Chile, 1997.

32/ United Nations Development Programme (UNDP), Human Development..., op. cit.

33/ See Marisa Bucheli and Carlos Mendive, *Programas de formación para el trabajo: sugerencias para el caso uruguayo*, (LC/MVD/R.137.Rev.1), Montevideo, ECLAC office in Montevideo. This document presents a very thorough analysis of the subject, and points out that the concern for worker training in the region began with the industrialization process. The State promoted the creation of vocational training institutes that were operated jointly by government, business and labour (Colombia (1957), Venezuela (1957), Peru (1961), Costa Rica (1963), Ecuador (1966), Paraguay (1971)). The situation in Mexico is different, since businesses are required by law to train their personnel; consequently, sectoral training institutions have been created in the private sector. These were originally geared towards teenagers, but they now give priority to specialized and advanced training, upgrading and training in complementary skills. In response to the criticism that they were obsolete and inefficient, some states and international or intergovernmental organizations have developed new models of complementary or alternative training. These consist of on-the-job training programmes (with tax incentives), youth training programmes (with wage subsidies of up to 60%), scholarship programmes (geared towards the unemployed and towards independent workers), worker retraining programmes (when certain sources of jobs disappear), programmes for individuals who have special difficulty gaining access to the job market, and programmes providing support for small and medium-sized companies.

ANNEX

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