STRUCTURAL ADJUSTMENT PROGRAMMES AND THE INFORMAL SECTOR: 
THE NIGERIAN CASE OF JOS WOMEN 

by 

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in 
THE FACULTY OF GRADUATE STUDIES 
(ANthropology and Sociology) 

We accept this thesis as conforming 
to the required standard 

The University of British Columbia 

November, 1999 

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The University of British Columbia
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Date 4th November, 1999
ABSTRACT

This study describes and analyzes the impact of Structural Adjustment Programmes (SAPs) on the Jos women in the informal sector, as well as the strategies women adopt to ensure the survival of their businesses and families. Studies that have investigated the impact of SAP on women in the informal sector tend to take a rather disparate approach. Against this background, the present study develops a coherent conceptual framework for understanding the impact of SAPs on women in the sector.

From an interview survey conducted with one hundred and fifty (150) Jos women in the informal urban sector, the study elicited data on the activities of the women and the ways SAPs affect their access to productive and reproductive resources, as well as on the responses of the women to SAPs-engendered socio-economic hardships. The data reveal that the Jos women engage in numerous income-generating activities, mostly in small-scale, low-income circulatory and service activities which are largely marginalized and bereft of institutionalized resources. In addition to their productive and income-generating activities, the Jos women perform the bulk of the reproductive and domestic work necessary for the support of the family. As well, the women perform some extra-household work for the welfare of the community and environment. The study shows that the Jos women are adversely affected by SAPs. Structural Adjustment Programmes are further limiting their access to business commodities, credit, stalls, information and training, food, healthcare, education and transportation facilities. Consequently, women are finding it difficult to maintain their businesses and families. Amidst the adverse effects of SAPs, the women are resiliently and innovatively responding to SAPs through numerous business and familial survival strategies. In addition to the responses of the Jos women, the Nigerian State, is
attempting to reduce poverty among women through its various women-centered programmes.

The study attributes the adverse and limiting effects of SAPs on the Jos women’s access to resources to a number of forces. These include (a) the Nigerian limited and discriminatory opportunity structures which predispose women to the largely marginalized informal activities, (b) the small-scale and low-income nature of women’s informal activities, (c) the unequal and exploitative relationship between the informal and formal sectors in which women provide consumer goods at low-cost for the regeneration of capitalist labour, (d) the circulatory and service nature of women’s informal activities, (e) the gender- and class-biased structures inherent in SAPs, as well as in SAPs’ implementing mechanisms and institutions and (f) women’s altruistic and selfless attitudes.

The study observes that the responses of both the Jos women and the Nigerian State to SAPs-engendered hardships are, at best, palliative or even cosmetic. The responses do not address the strategic needs of women. Hence the study makes a case for a transformatory strategy through the empowerment of women.
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<tr>
<td>AOWA</td>
<td>Army Officers Wives Association</td>
</tr>
<tr>
<td>ASSU</td>
<td>Academic Staff Union of Nigerian Universities</td>
</tr>
<tr>
<td>BARC</td>
<td>Brewery Agro Research Company</td>
</tr>
<tr>
<td>BLP</td>
<td>Better Life for Rural Dweller’s/Women’s Programmes</td>
</tr>
<tr>
<td>B.Sc.</td>
<td>Bachelor of Science</td>
</tr>
<tr>
<td>CIU</td>
<td>Campaign for Independent Unionism</td>
</tr>
<tr>
<td>COWAN</td>
<td>Country Women Association of Nigeria</td>
</tr>
<tr>
<td>CWA</td>
<td>Campaign for Workers Alternative</td>
</tr>
<tr>
<td>DFRRI</td>
<td>Directorate for Food, Road and Rural Infrastructures</td>
</tr>
<tr>
<td>ECA</td>
<td>Economic Commission for Africa</td>
</tr>
<tr>
<td>FAO</td>
<td>Food and Agricultural Organization</td>
</tr>
<tr>
<td>FMWAN</td>
<td>Federation of Muslim Women’s Associations of Nigeria</td>
</tr>
<tr>
<td>HND</td>
<td>Higher National Diploma</td>
</tr>
<tr>
<td>HNC</td>
<td>Higher National Certificate of Education</td>
</tr>
<tr>
<td>HSC</td>
<td>Higher School Certificate</td>
</tr>
<tr>
<td>ILO</td>
<td>International Labor Organization/Office</td>
</tr>
<tr>
<td>IMF</td>
<td>International Monetary Fund</td>
</tr>
<tr>
<td>INSTRAW</td>
<td>International Research and Training Institute for the Advancement of Women</td>
</tr>
<tr>
<td>IS</td>
<td>Informal Sector</td>
</tr>
<tr>
<td>ISSSA</td>
<td>Iron and Steel Senior Staff Association</td>
</tr>
<tr>
<td>ITF</td>
<td>Industrial Training Fund</td>
</tr>
<tr>
<td>JIB</td>
<td>Jos International Breweries Limited</td>
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<tr>
<td>Acronym</td>
<td>Full Form</td>
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</tr>
<tr>
<td>JMDB</td>
<td>Jos Metropolitan Development Board</td>
</tr>
<tr>
<td>JUTH</td>
<td>Jos University Teaching Hospital</td>
</tr>
<tr>
<td>K</td>
<td>Kobo (Nigerian Currency)</td>
</tr>
<tr>
<td>LDCS</td>
<td>Less Developed Countries</td>
</tr>
<tr>
<td>MDCS</td>
<td>More Developed Countries</td>
</tr>
<tr>
<td>MHWUN</td>
<td>Medical and Health Workers Union Services Employees</td>
</tr>
<tr>
<td>MML</td>
<td>Multiple Mode of Livelihood</td>
</tr>
<tr>
<td>MNC</td>
<td>Multinational Corporation</td>
</tr>
<tr>
<td>N</td>
<td>Naira (Nigerian Currency)</td>
</tr>
<tr>
<td>NACGS</td>
<td>Nigerian Agricultural Credit Guarantee Scheme</td>
</tr>
<tr>
<td>NADB</td>
<td>Nigerian Agricultural Development Bank</td>
</tr>
<tr>
<td>NANS</td>
<td>National Association of Nigerian Students</td>
</tr>
<tr>
<td>NBA</td>
<td>Nigerian Bar Association</td>
</tr>
<tr>
<td>NBCI</td>
<td>Nigerian Bank of Commerce and Industries</td>
</tr>
<tr>
<td>NCW</td>
<td>National Commission for Women</td>
</tr>
<tr>
<td>NCWS</td>
<td>National Council of Women’s Societies</td>
</tr>
<tr>
<td>NEC</td>
<td>National Executive Committee</td>
</tr>
<tr>
<td>NIDB</td>
<td>Nigerian Industrial Development Bank</td>
</tr>
<tr>
<td>NIPSS</td>
<td>National Institute of Policy and Strategic Studies</td>
</tr>
<tr>
<td>NLC</td>
<td>Nigerian Labour Congress</td>
</tr>
<tr>
<td>NMA</td>
<td>Nigerian Medical Association</td>
</tr>
<tr>
<td>NTMC</td>
<td>Nigeria Tin Mining Company Limited</td>
</tr>
<tr>
<td>NUJ</td>
<td>Nigerian Union of Journalists</td>
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<tr>
<td>Acronym</td>
<td>Full Form</td>
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<tr>
<td>NUPCE</td>
<td>National Union of Public Corporation Employees</td>
</tr>
<tr>
<td>NUPENG</td>
<td>National Union of Petroleum and Natural Gas Workers</td>
</tr>
<tr>
<td>PAMSCAP</td>
<td>Programme of Action to Mitigate the Social Costs of Adjustment Programmes</td>
</tr>
<tr>
<td>PNGSSAN</td>
<td>Petroleum and Natural Gas Senior Staff Association of Nigeria</td>
</tr>
<tr>
<td>PRB</td>
<td>Population Reference Bureau</td>
</tr>
<tr>
<td>PSN</td>
<td>Pharmaceutical Society of Nigeria</td>
</tr>
<tr>
<td>SAP/s</td>
<td>Structural Adjustment Programme/s</td>
</tr>
<tr>
<td>SDA</td>
<td>Social Dimension of Adjustment</td>
</tr>
<tr>
<td>SSS</td>
<td>State Security Services</td>
</tr>
<tr>
<td>TNC</td>
<td>Transnational Corporation</td>
</tr>
<tr>
<td>Three R’s</td>
<td>Reading, Writing and ‘rithmetic</td>
</tr>
<tr>
<td>UNECA</td>
<td>United Nations Economic Commission for Africa</td>
</tr>
<tr>
<td>UNICEF</td>
<td>United Nations International Children’s Educational Fund</td>
</tr>
<tr>
<td>WEP</td>
<td>World Employment Program(me)</td>
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<tr>
<td>WDU</td>
<td>Women Development Unit</td>
</tr>
<tr>
<td>WID</td>
<td>Women in Development</td>
</tr>
<tr>
<td>WIN</td>
<td>Women in Nigeria</td>
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<tr>
<td>Glossary Word</td>
<td>Description</td>
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<tr>
<td>Aba-made</td>
<td>Goods made in Aba, a renowned Nigerian industrial city</td>
</tr>
<tr>
<td>Acha</td>
<td>Sand-like grain commonly grown in the Jos Plateau area of Nigeria.</td>
</tr>
<tr>
<td>Adashe</td>
<td>Rotational Credit system</td>
</tr>
<tr>
<td>Adire</td>
<td>Tye and Dye clothing</td>
</tr>
<tr>
<td>Ajo</td>
<td>Rotational credit system</td>
</tr>
<tr>
<td>Akara</td>
<td>Fried bean cake (Igbo name)</td>
</tr>
<tr>
<td>Akpu</td>
<td>Food stuff processed from fermented cassava</td>
</tr>
<tr>
<td>Aladura</td>
<td>A Christian religious group that originated from western Nigeria</td>
</tr>
<tr>
<td>Amala</td>
<td>Flour processed from dried yam</td>
</tr>
<tr>
<td>Aturu</td>
<td>Sheep</td>
</tr>
<tr>
<td>Brukutu</td>
<td>Plateau State locally made alcoholic drink</td>
</tr>
<tr>
<td>Dawa</td>
<td>Guinea corn</td>
</tr>
<tr>
<td>Efi</td>
<td>Cow</td>
</tr>
<tr>
<td>Elubo</td>
<td>Foodstuff made from dried and grind cassava</td>
</tr>
<tr>
<td>Esusu</td>
<td>Rotational Credit system</td>
</tr>
<tr>
<td>Ewu</td>
<td>Goat</td>
</tr>
<tr>
<td>Ezumike adiro</td>
<td>There is no rest</td>
</tr>
<tr>
<td>Four-one-nine (419)</td>
<td>A popular kind of tricksters in Nigeria</td>
</tr>
<tr>
<td>Fula-da-Nunu</td>
<td>Northern Nigerian locally made drink from cow milk</td>
</tr>
<tr>
<td>Gowayi</td>
<td>Charcoal</td>
</tr>
<tr>
<td>Guashi</td>
<td>A hilly area</td>
</tr>
<tr>
<td>Ifeyinwa</td>
<td>Nothing is comparable to a child (a personal name)</td>
</tr>
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<td>Term</td>
<td>Description</td>
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<tr>
<td>Imma nmadu</td>
<td>Networking and Knowing people</td>
</tr>
<tr>
<td>Imma onyi nma-madu</td>
<td>Knowing people who are well-connected and know important people</td>
</tr>
<tr>
<td>Isi-Ewu</td>
<td>Goat-head (spiced and garnished)</td>
</tr>
<tr>
<td>Iyalode/Iya-egbe</td>
<td>Market women leader</td>
</tr>
<tr>
<td>Joro</td>
<td>Millet</td>
</tr>
<tr>
<td>Kayakaya</td>
<td>Carrier of things</td>
</tr>
<tr>
<td>Kayam Mudu</td>
<td>Grains or food items sold in a measuring bowel</td>
</tr>
<tr>
<td>Kulle</td>
<td>Islamic seclusion practice</td>
</tr>
<tr>
<td>Kwoseyi</td>
<td>Fried bean cake (Hausa name)</td>
</tr>
<tr>
<td>Kwulikwuli</td>
<td>Snack from by-products of groundnut oil.</td>
</tr>
<tr>
<td>Kunu</td>
<td>Northern Nigerian locally made drink from guinea corn, millet, sorghum and spices</td>
</tr>
<tr>
<td>Maduka</td>
<td>People are the greatest (a personal name)</td>
</tr>
<tr>
<td>Maduako/Orjiako</td>
<td>May I not be deprived of people (a personal name)</td>
</tr>
<tr>
<td>Mata mu na sha wahala</td>
<td>Women are undergoing a lot of suffering and are under a lot of pressure to fulful familial needs</td>
</tr>
<tr>
<td>Mbazu</td>
<td>digging stick</td>
</tr>
<tr>
<td>Moi-moi</td>
<td>boiled bean cake</td>
</tr>
<tr>
<td>Mudu</td>
<td>Measuring bowel</td>
</tr>
<tr>
<td>Nma</td>
<td>cutlass</td>
</tr>
<tr>
<td>Nma oge</td>
<td>machete</td>
</tr>
<tr>
<td>Nwakaego</td>
<td>Child is more valuable than money/wealth</td>
</tr>
<tr>
<td>Nwanyi bu Nwa</td>
<td>A female is a child/human</td>
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<table>
<thead>
<tr>
<th>Term</th>
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<tr>
<td>Okuku</td>
<td>Chicken</td>
</tr>
<tr>
<td>Ogu</td>
<td>hoe</td>
</tr>
<tr>
<td>Ogbono</td>
<td>melon-like seed used for preparing soup</td>
</tr>
<tr>
<td>Ogogoro</td>
<td>Nigerian locally made gin</td>
</tr>
<tr>
<td>Parakoyi/pampa</td>
<td>Male trade leader</td>
</tr>
<tr>
<td>Pito</td>
<td>A locally made alcoholic drink in Northern Nigeria</td>
</tr>
<tr>
<td>Ugba-na-Okporoko</td>
<td>Locust Bean and stock fish</td>
</tr>
<tr>
<td>Umunwanyi bu ama onyi ozu</td>
<td>Women belong to other families.</td>
</tr>
<tr>
<td>Upato</td>
<td>Rotational credit system (Tanzanian name)</td>
</tr>
<tr>
<td>Suya</td>
<td>roasted and spiced meat</td>
</tr>
<tr>
<td>Wash-down</td>
<td>An after-food drink to facilitate digestion</td>
</tr>
<tr>
<td>Zumuta Mata</td>
<td>A Northern Nigerian Catholic Women’s Group</td>
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ACKNOWLEDGEMENT

My gratitude goes to my advisers, Dr. Dawn Currie, Dr. Gillian Creese, Dr. Terry McGee and Dr. Noga Gayle for their invaluable criticisms and efforts in shaping the thesis. My appreciation also goes to the Jos women, including Mrs. Victoria Onaku, Patricia Okeke, Josephine Kalu, Gloria Anumba and Grace Orkar, without whose assistance and information this research would have been impossible. I am also most grateful to the University of British Columbia Centre for Human settlements for providing fund for the research, as well as to Dr. Modestus Obochi for his moral support and computing assistance.
DEDICATION

This thesis is dedicated to:

My husband, Dr. Reginald Nnazor for his editorial comments and suggestions; my sons, Nnazowa and Nnaduzie for their patience and endurance during the long and difficult times of writing; my brother Onyemaechi for his moral support; my mother, Mrs. Catherine Onochie for her assistance and support and to my late niece, Miss Chidiogo Onaku, who gave Nnazowa and Nnaduzie the companionship and love they desperately needed while we were in Nigeria for data collection, but died on April 22, 1999.
CHAPTER 1

INTRODUCTION

This study describes and analyzes the impact of Structural Adjustment Programmes (SAPs) on Nigerian women in the informal urban sector, as well as the strategies women adopt to ensure the survival of both their businesses and families. Until recently, neo-liberal theorists on economic restructuring focussed on the contributions of the IMF/World Bank spear-headed Structural Adjustment Programmes to the development of the Third World countries (World Bank, 1984; Beckman, 1986; Kruager, 1986; Conable, 1987). Structural Adjustment Programmes such as promotion of cash crops for export, cuts in agricultural subsidies (food crops), cuts in social services (education, health care, food, etc.), employment embargoes, wage freezes and industrial layoffs, privatization, trade liberalization and currency devaluation are claimed by the neo-liberal theorists (Beckman, 1986; Kruager, 1987) to be facilitating the efficiency and development of Third World economies. Contrary to this view, studies by Payer (1974), Hayter and Watson (1985), Bangura (1986), Asente (1991), and Ihonvbere (1994), among others, have shown that increased implementation of economic restructuring programmes, especially SAPs, have not necessarily enhanced development as there is no equitable resource distribution among peoples of Third World countries. At a national economic level, SAPs have, in most cases, stunted the development of most Third World countries, while deepening their indebtedness to the IMF/World Bank (Payer, 1974; Hayter and Watson, 1985; Bangura, 1986; Asente, 1991; Ihonvbere, 1994). Within Third World economies, SAPs have had differing and unequal impacts on various segments of the
population. While a limited segment of the Third World population, especially rich men, have enjoyed relative benefits, most segments of the population, especially women and children, have been adversely affected by economic reform policies (Chinery-Hesse et al., 1989; Dennis, 1991; Elson, 1991; Vickers, 1991; Beneria and Feldman, 1992; Tripp, 1992; Mosse, 1993; Aslanbeigui, et al., 1994; Sparr, 1994; Emeagwali, 1995).

In Nigeria, for instance, the International Monetary Fund (IMF) and World Bank engendered economic restructuring and its concomitant national structural adjustment policies, generally known as “austerity measures”, have heightened the problems of women in the informal sector. Consequently, many Nigerians, especially poor women in the informal (small-scale) urban and rural sectors, increasingly have been impoverished. Austerity measures have negatively affected not only the well-being of women and the status of their informal activities (Dennis, 1991, Elabor-Idemudia, 1994), but also the well-being of their families, especially children (Bamisaiye et al., 1981; Adedeji, 1991; Dennis, 1991).

Although a number of studies have been conducted on women and economic reforms, most of these investigations tend to focus on the impact of structural adjustment on women generally (Chinery-Hesse et al., 1989; Vickers, 1991; Beneria, 1992; Perez-Aleman, 1992; Geisler and Hansen, 1994; Galli and Funk, 1995; Zack William, 1995). Few studies pay attention to the impact of SAP on women in the urban informal sector (Brand, Mupedziswa and Gumbo, 1993; Musyoki and Orodho, 1993; Manuh, 1994). Each of the studies that have attempted to address SAP’s impact on women in the informal sector tend to focus on the phenomenon rather disparately. They approach the impact of SAPs on women in this sector by examining in a disparate way the factors that account for SAP’s negative impact on women in the sector. As a result, there is a lack of a coherent or an overarching conceptual framework for
understanding the impact of SAPs on women in the informal sector. This study on the impact of SAPs on Nigerian women in the urban informal sector was designed and conducted to address this gap in the literature.

Nigerian Economic Crisis and Structural Adjustment Programmes: An Overview

Before analyzing the impact of SAPs on Nigerian women in the urban informal sector, it is pertinent to explore the genesis of the Nigerian economic crisis and how the crisis led to the adoption of SAPs by the Nigerian government. The post-colonial Nigerian economy, like the pre-colonial and colonial economy, depends largely on the exploitation of land. About 70 per cent of the labour force depend on the informal agricultural sector for their livelihood. The roles expected of agriculture include: the provision of food for both rural and urban populations, employment, and a source of income for the rural dwellers, raw materials for industries, markets for the products of the non-agricultural sectors, a labour force for the expanding non-agricultural sectors, a source of capital formation for investments in social services, and a source of foreign revenue.

Although agriculture is expected to play these roles, agricultural productivity in post-colonial Nigeria has been falling (Onimode, 1987). Consequently, Nigeria imports most of its food requirements, with food import bills running into millions of Nairas (Nigerian currency) annually. The rise in food imports is in spite of the various measures taken by the federal and state governments to curb food shortages and increase agricultural productivity (Ihonvbere and Shaw, 1988).

Until the 1970s, little effort was made by the government to stimulate subsistence food
production (mostly grown by women) in the country (Ekpo, 1986). Successive Nigerian governments since independence in 1960, like the colonial administration, emphasized the production of cash crops (mostly grown by men) (Onimode, 1987), while food crop production was relatively neglected. Moreover, with the newly found oil wealth in the 1970s, the government, while directing energies to oil exploration and exploitation, felt that food crop production would eventually be developed through the trickle down effects from the cash crop and the oil sectors. The emphasis on cash crops and oil is not only based on the modernization principle of comparative advantage with each country specializing in the production and supply of goods it can produce with least cost. It is also based on the IMF/World Bank modernist and dualistic economy approach in which the rapidly growing sectors (in the case of Nigeria, cash crop and the oil sectors) of the economy are boosted with the hope that, in the long run, the benefits derived therein will be used to develop other sectors of the economy (in the Nigerian case, food crop etc.). It is pertinent to point out that the oil sector is firmly controlled by foreign Multinational Corporations (MNCs) (Shell BP, Agip Oil, etc.) and financed by foreign capital (Ihonvbere and Shaw, 1988). In reality, however, the bulk of the Nigerian oil revenue was spent on neither agricultural nor industrial development. Rather, it was spent on the country’s infrastructural development (road construction, transportation and communication, housing and social services) (Elabor-Idemudia, 1994) and “white elephant” projects such as Green Revolution, and River Basin which served the interests of the upper class. As well, some of the oil wealth was diverted by corrupt politicians in collaboration with the MNC allies to foreign personal accounts (Elabor-Idemudia, ibid).

Government attempts to increase food crop productivity only became visible beginning in the 1970s when the country’s food problem reached an alarming state. Between 1970 and
1980, several development strategies aimed at increasing food supply were adopted. The measures taken aimed at either initiating new policies or resuscitating the pre-existing agricultural policies. The new strategies included: the introduction of Land Use Decree; the establishment of the Nigerian Agricultural Development Bank (NADB), Nigerian Agricultural Credit Guarantee Scheme (NACGS), Green Revolution, River Basin Development Authorities, Export Credit Scheme, and the Directorate of Food, Road and Rural Infrastructures. The measures aimed at resuscitating the preexisting agricultural policies include the up-grading of Commodity Boards, Extension Services and Cooperative Societies (Oladeji, 1985; Ekpo, 1986).

The Land Use Decree, which is one of the attempts made by the post-colonial Nigerian government (General Obasanjo’s military government) to influence and control the use of Land, aims at ensuring the availability of land and security of tenure for productive uses. The Land Use Decree is motivated by the system of privatized land ownership prevalent in the colonial dispensation. Under the Land Use Decree, like the pre-colonial land tenure system, individuals are presumed to have only “use rights.” They are not expected to “buy or sell” land. For an individual to “develop” land, s/he is expected to obtain a certificate of occupancy, upon which “a token application processing fee” is paid to the government. In practice, however, the Land Use Decree did not have much effect on the colonial instituted commercialized and privatized land practices. The practice of land sale remains (Okere, 1993). The ability to acquire land depends on one’s social position and financial capabilities. The rich (mostly men), including General Obasanjo (then military leader), continue to purchase land at the expense of the impoverished peasant farming majority (Olanrewaju and Falola, 1992) which is mostly women.
Similarly, the implementation of the agricultural credit and extension services by agricultural development bank/allied institutions and extension departments of the ministries of agriculture is often guided by the (androcentric) agricultural modernization philosophy of the “progressive farmer,” defined as a large-scale, cash crop, and credit worthy farmer (mostly men) who uses modern farming techniques. Therefore, the small-scale, food crop peasant farmers, who are mostly women, are neglected and further pauperized and marginalized.

In the industrial sector, the low-technology, small-scale, non-durable consumer goods industries such as footwear, textile, leather works, vegetable oil, confectioneries, beer, soft drinks, soaps, detergents, batteries, tobacco, etc. have been dominant since independence in 1960 up till the early 1970s. High technology, used for the manufacture of durable consumer goods (cars, electronic, cooking utensils, etc.), is imported from Europe, North America and Asia in return for Nigerian primary goods - cash crops and oil. Apart from importing high-tech manufactured goods, the Nigerian government maintained an “open door policy” in line with the IMF/World Bank policy, which encouraged foreign investments in the industrial agro-chemical sectors of the economy (Akinsanya, 1983). This policy resulted in the upsurge of new multinational/transnational corporations (MNCs/TNCs) in addition to the pre-existing ones (Royal Niger Company, United African Company, Unilever, Lever Brothers, Kinsway, etc.) established during the colonial era. These MNCs not only enjoyed several investment concessions (tax exemptions, adequate investible land, cheap and underpaid labour, etc.), but also repatriated most of their profits to their parent company in Europe, North America (USA) and Asia (Japan).

By the 1970s, with the continuous loss of huge foreign currency to Europe, North America and Asia from both trade imports and the operations of the MNCs (in unequal,
paternalistic trade relationships), it became increasingly inevitable that Nigeria could not hope to be self-reliant if it continued to depend on the West and far East for its investment and manufactured goods. Following the Nigerian Enterprises Promotion Decree in 1972, the government made some efforts to provide more opportunity for Nigerian indigenous businessmen to participate in commerce and industrial establishments (Only men are assumed to be business persons, women in informal urban businesses are not included in the definition of business persons). The government also made some efforts to ensure the retention of the profit in the domestic economy, as well as prevented the repatriation of surplus by the MNCs to Europe, North America and Asia. As well, the government encouraged the local production of intermediate-tech and capital goods.

Nigerian Banks of Commerce and Industries (NBCI) and the Nigerian Industrial and Development Banks (NIDB) were established to facilitate the "indigenization" process (Akinsanya, 1983). These agencies include foreign advisers, as well as Nigerian scholars educated in Europe and North America, who uphold the IMF/World Bank growth and modernization approaches to development, providing the government with an import substitution industrialization strategy. Within an import substitution strategy, Nigeria is expected to produce goods it formerly imported. With an absence of adequate raw materials, technical manpower as well as capital, Nigeria became further linked to the developed world by importing raw materials and technical manpower, and by borrowing more capital in the form of IMF/World aid and loans. Hence Nigeria’s further indebtedness and economic crisis.

The import substitution industrialization strategy has negative implications for Nigerian aspirations to be self-reliant for three reasons. First, since most of the major components of the high-tech industrial manufacturing (automobile, electronics, etc.) are imported, Nigerian
industries only assemble and package imported components. In other words, Nigeria does not actually produce such goods; it is merely the assembler of goods. Moreover, in most cases, the imported goods’ components for assemblage (automobile and electronic parts) serve the privileged class and men’s luxury interests. Second, the foreign labour imported is often more expensive to maintain and, in the end, constitutes a further drain on the already low foreign currency of the country. The salaries paid to foreign engineers are often in foreign currency and are usually higher than those of Nigerian engineers. Similarly, the foreign engineers are given the best and most expensive housing accommodation, which, ironically, are further, subsidized by the Nigerian government. Third, the terms of the use of the aid and loans given to Nigeria are often dictated by the donor countries and (androcentric) organizations (Britain, USA, IMF/World Bank) (Damachi, 1976), which operate within the modernization philosophy.

Amidst the 1980s global economic recession and Nigeria’s declining foreign exchange earnings from oil, the Nigerian government embarked on economic stabilization measures, including more stringent exchange control measures, import restrictions, deductions from workers’ salaries and company profits, and removal of the 80% petroleum subsidy to offset the imbalance in the economy. Following the failure of the self-imposed economic recovery measures to curb the Nigerian economic crisis, the Babangida military government was compelled by the IMF/World Bank’s conditionality for loans to embark on several “Structural Adjustments Policies,” popularly known as “austerity measures”, in July, 1986. These measures include the withdrawal of subsidies on essential commodities (food, fuel - petroleum, gas, kerosene, farm inputs - fertilizer, etc.), cuts in social services (health care, education, transportation, electricity, water, etc.), export promotion of cash crop production, and an enabling environment to attract more foreign investment, currency devaluation, etc. The result
of these structural adjustment programmes is often more hardships and poverty, given that wages and employment are frozen with workers vulnerable to retrenchment and the potential work force unable to get jobs. At the same time, cuts in social services - health, education, infrastructures and food - impact mostly on pregnant women, the young, the disabled and the aged (Adedeji, 1991). Commenting on the implications of the withdrawal of subsidies on certain staple food items, Adedeji (ibid), notes that “[a]ccess to food has become more difficult for the large segments of the population. Malnutrition has accordingly increased markedly, particularly among children, infants and pregnant women.”

As is the case in most developing countries, the implementation of SAPs in Nigeria inevitably led to the rise in repressive governments, that appeared to be better disposed to quell the incessant labour and mass public protests against oppressive economic reforms (Ihonvbere and Shaw, 1988). With the atmosphere of insecurity, the repressive regimes engaged in massive importation of arms. In the 1979-80 Nigerian budget, the defense sector constituted the fourth largest recipient of funds (Colin, 1980). As observed by Ahooja-Patel (1991: ix) “[t]he world military expenditures in 1986 (the International Year of Peace) reached an all-time high of $900 billion, and have now passed the $1,000 billion mark.” As noted by Sivard (in Vickers, 1991: ix), arms imports constituted about 40% of the Third World’s foreign debt in the 1975-85 period. In short, the overall human and ecological costs of SAPs are generally increased poverty, especially for women and children, and an increase in environmental degradation with resulting food shortages, especially in Africa.

From the above discussion, it could be said that the causes of the Nigerian economic crisis derive from internal and external factors. The internal factors include the lopsided and ill-informed agricultural and industrial development policies, and high incidence of capital flight.
The declining foreign exchange earnings because of the demise of the international oil market are the major external factor. As Elabor-Idemudia (1994: 137) aptly summarizes:

While the immediate cause of Nigeria’s economic depression may have been the collapse of the international oil market, underlying causes include defects in the economy such as poor management, massive cash transfers by corrupt public officials and their foreign partners [MNCs, etc.] to private accounts abroad, and inappropriate policies, especially those affecting agriculture.

Aim of the Study

The objectives of the current study are: (i) to describe and analyze the impact of structural adjustment programmes (SAPs) on Jos women’s informal business activities, their social well-being, and the well-being of their families, and (ii) to describe and analyze the various strategies women adopt to ensure the survival of their businesses and families.

Research Problem

The bulk of informal activities in Nigeria and most African countries are carried out mainly by women. According to the United Nations Economic Commission for Africa (UNECA, 1974), women provide some 60-80 per cent of the agricultural labour force in Africa. For the Food and Agricultural Organization (FAO, 1974), African women are responsible for 70 per cent of marketing, 90 per cent of water fetching, 50 per cent of domestic animal care and 80 per cent of fuel collection. Similarly, the International Labour Organization and the International Research and Training Institute for the Advancement of Women (ILO/INSTRAW, 1985) observe that African women perform 90 per cent of food processing,
60 per cent of the marketing, and 50 per cent of domestic animal care.

Women in Nigerian urban centres work both inside and outside the home in a variety of occupations (WIN Document, 1985). According to the ILO and The State of the World’s Women’s Report ([1985] in Vickers, 1991), women traders dominate the informal urban sector in “the small-scale trade in goods and services not usually counted in the national economic statistics ... and generates up to a third of the local wealth” in many Third World cities. The main non-domestic occupation of Nigerian urban women is trading (Hills, 1972; Mba, 1982; WIN Document, 1985; Ngur, 1987; Okojie, 1990; Dennis, 1991). Women traders often work on the goods they sell, for instance by processing and cooking, with fast food vendors and hawkers preparing the snacks and food they sell to their customers. Urban women also sell farm produce, handicraft items and manufactured goods (domestic and foreign). They organize and transport the goods they sell. They also perform quality control functions by inspecting the goods they sell. As well, women traders play an important role in the circulation of social information. Urban Nigerian markets act as meeting points for urban and rural dwellers thus serving as a forum where information about tastes and prices is gathered and circulated. Importantly, Nigerian market women provide low cost, labour intensive goods and services that are essential for the reproduction of the urban labour force.

Another area of income-generating activities for urban Nigerian women closely integrated with the activities of the market includes cottage industries and small-scale businesses. These enterprises include a variety of home-based and often self-employed activities ranging from dress-making/tailoring, hair-dressing, weaving and spinning, carving, pottery, cloth dying, food processing (“ogogoro”, “brukutu”, and “pito” brewing, “kunu” and “fula-da-Nunu” drinks), to food services in restaurants. Most of the goods produced are sold to
the people in the neighbourhood or in the market (Ityavyar, 1996). Other informal activities include urban agriculture and animal husbandry through kitchen gardening, poultry, goat, pig, sheep or rabbit keeping. Urban Nigerian women perform the above productive activities in addition to their reproductive and community activities of child bearing, child rearing, care of the sick, handicapped and aged, and maintenance of the urban labour force. They also perform voluntary community and urban neighbourhood management works. Moreover, women perform most of the household chores such as cleaning, cooking, washing, water fetching and firewood collection, while they also repair family owner-occupied urban houses.

With the IMF/World Bank’s spear-headed Structural Adjustment Programme cuts in social services and the closure of companies and massive retrenchment of workers, women’s informal activities not only help to sustain their families but also absorb the unemployed and the underemployed. For most families, the informal sector has become the major and only source of income. In spite of the economic and social benefits of the informal sector, in general, and women’s informal activities in particular, especially in a depressed and desperate economy lacking a social safety net, women’s roles are not adequately recognized or supported by economic reform policy makers and practitioners. As female-dominated occupations, trading, tailoring/knitting, hairdressing, dying, weaving and pottery-making are often seen as parasitic (existing illegally without benefits), unskilled sectors of secondary importance to national economic development. As a result, little attempt is made to formally assist women engaged in these activities. This neglect is in spite of the fact that urban women’s informal activities are a source of revenue for the Nigerian government (taxation). Nigerian state agencies only intervene in women’s urban-based activities when there is need to collect fines or levies, regulate prices, canvass for political support, or when it is time to “clean-up the
streets" by removing makeshift stalls and driving hawkers/vendors and petty traders off the streets.

Nigerian women in both the rural and urban informal sectors are increasingly being subjected to patriarchal and class domination with respect to the IMF/World Bank-engendered Structural Adjustment Programme. As noted by the ILO (in Vickers, 1991: 22), “the situation in urban areas is deteriorating even more rapidly than that in rural areas as a consequence of stabilization and adjustment policies.” This deterioration is in spite of women's immense contribution to national development through informal agricultural, marketing and other service activities.

While there are studies on the impact of SAPs on women, few provide coherent and systematic understandings of the factors that account for SAPs negative impact on women in the urban informal sector. Most studies focus on factors that derive from the limited and discriminatory nature of the Third World’s opportunity structures in which women are relegated to low-status and low-income jobs. Some studies focus on the gender-biases inherent in SAPs, and SAP’s implementing mechanisms and institutions. Other studies pay little or no attention to the factors that emanate from women’s attitudes, and from the structure of the informal sector itself. An exploration of these factors will improve our understanding of how SAPs impact on women in the urban informal sector, and also the survival strategies the women devise.
Research Questions

The study addresses the following questions: (a) How have Structural Adjustment Programmes (SAPs) affected the activities of Jos women in the informal sector, as well as their personal and familial well-being? (b) Why have SAPs affected the women's activities, and their personal and familial well being the way they have? (c) How are the women responding to SAPs? and (d) Why are the women responding to SAPs in the way they do?

Significance of the Study

This study is significant for a number of reasons. Building on previous studies, it provides a coherent conceptual framework for understanding the impact of SAPs on women in the urban informal sector. It highlights the economic, political, psychosocial, and cultural factors that account for the adverse impact of SAPs on women in the informal sector. The study contributes to the demystification of beliefs about the informal sector as parasitic, unskilled, economically unproductive and nonviable. This image clouds the full understanding of the informal sector, especially women's informal activities as an important sector worthy of support by national and international development agencies. In contributing to the demystification and reconceptualization of women's informal activities, the study looks at the informal sector as an economically productive and viable sector, composed of women who, with limited "formal western education or skill", do understand the "what" and "how" of their activities and businesses through informal observations and informal apprenticeships. This
view resonates with Hart's (1973) view of the informal sector as a relatively skilled sector.

This investigation also conceptualizes women's informal activities as having historically ensured Nigerian women's autonomy, while constituting a form of women's resistance against the economic powers of men and European redefinition and subordination of their productive roles. Women's informal activities in contemporary SAP times (especially for formal-sector workers) and within the context of the Nigerian economy with no form of social security, are seen as a form of "resistance" (resilience) against the dehumanizing and humiliating effect of meagre wages, unemployment/joblessness, underemployment, and galloping inflation. Women's informal activities are conceptualized as activities that have increasingly ensured, and will continue to ensure, women's dignity and household/familial daily bread. For some urban families, especially those headed and managed by women and those with unemployed or underemployed fathers, women's informal activities constitute the main source of household income.

Finally, the study contributes to feminist criticism of the androcentric bias inherent in contemporary economic reform policies and practices. The study has gender policy implications for development agencies and institutions (national and international), urban community development planners and practitioners, and urban municipal authorities. The study will hopefully be useful to feminist activists, teachers and scholars of women's studies and gender relations, and women's organizations and NGOs, who strive to better understand the impact of SAP on women and find ways to ameliorate their lot.
Structure of the Thesis

This introductory chapter provides a background to the adoption of SAPs by the Nigerian State. The chapter states the aim of the study, identifies the research problem, as well as outlines the significance of the study. Chapter two presents a review of the pertinent literature and concludes with its synthesis in the form of a theoretical framework. Chapter three describes the research context and the methodology used in the study. The chapter also discusses the limitations of the study. Chapter four provides historical analysis of the informalization, and marginalization of Nigerian women’s work from the pre-colonial, through the colonial to the post-colonial eras. Chapter five explores the work of Jos women. Chapter six deals with the impact of SAPs on Jos women’s access to productive and reproductive resources. Chapter seven discusses Jos women’s, as well as the Nigerian State’s responses to SAPs. Chapter eight examines the implications of SAPs for civil society, while chapter nine concludes the dissertation by presenting a summary and conclusion. In the conclusion, I argue that Jos women are adversely affected by SAPs. Consequently, the women are finding it difficult to maintain their businesses and families. The Jos women are not simply passive victims of SAPs; they are resiliently responding to SAPs through numerous business and familial survival strategies. Aside from the responses of the Jos women, the Nigerian State is making efforts to alleviate poverty among women through its women-centered programmes. While the Jos women, as well as Nigerian State’s efforts are laudable, they are, at best palliative and do not address the strategic interests of women. The study argues for a transformatory strategy through the empowerment of women.
CHAPTER 2

THE IMPACT OF SAPs ON THIRD WORLD WOMEN: A LITERATURE REVIEW AND THEORETICAL FRAMEWORK.

Although there are studies that have addressed the impact of SAPs on Third World women, only very few focus on the factors and processes that account for SAPs' impact on women, particularly women in the urban informal sector, and their responses to SAP. Studies that have addressed the impact of SAPs on women in this sector largely focus on disparate bits and pieces of the puzzle, leaving the problem unsystematically or incoherently explored. For instance, while most of the studies focus on women's poverty, multiple familial responsibilities, and discriminatory institutional structures and policies that impede women's access to resources, they pay little or no attention to factors that arise from the structure of the informal sector. In addition, these studies do not take into account women's selfless and self-abnegating attitudes. The exploration of these attitudes which predispose women to be carriers of the "cross" of their families and communities would broaden or improve our understanding of the impact of SAPs on women.

This chapter has two major sections. The section that follows, which is divided into a number of sub-sections, reviews the literature on women and economic reforms in Third World countries. It is followed by a theoretical framework for the study that fills a gap in the literature by extending the factors highlighted by previous studies. The extension is informed by insights afforded by the literature reviewed.
Research/Case Studies

Although women play crucial roles in the socio-economic development of virtually all societies, the enormous contributions of women only began to be addressed in the literature with Boserup's (1970) pioneering study "Women's Role in Economic Development". Until Boserup's work in the 1970s, androcentric views coloured and clouded understanding of the economic activities of women. Women were viewed more-or-less as passive dependents on men, as wives, mothers, home managers or as farmers' wives and helpmates. Boserup challenged this androcentric view and showed that women and children are social actors who contribute immensely to national development. For instance, women constitute more than 50 per cent of African and Asian farmers, yet they are not recognized as productive contributors to national development, nor as deserving of credit, extension information, training and other agricultural facilities. Like rural women, urban women have not fared any better, as they constitute the bulk of poorly paid clerical and caring service workers. For Boserup, this poorly paid sector reflects women's domestic roles as wives, mothers, and homemakers. She attributes these roles to the educational institutions that emphasize home economics and domestic science vis-a-vis science, technology and management courses for women.

While Boserup's work laid the basis for criticisms of male bias in development theory, as well as for the explication of the role of women in economic development (although short of an analysis of women's reproductive roles in the domestic arena), Chinery-Hesse et al.'s (1989) and Vicker's (1991) studies represent some of the early systematic and comprehensive documentation of the gendered implications of structural adjustment programmes engendered by the IMF/World Bank. Since Chinery-Hesse et al. and Vicker's documentations, a host of
studies examining the impact of economic restructuring on women's work (production) and personal and familial social well-being (reproduction) has emerged. The studies are reviewed under three sub-sections (a) Women's Productive, Reproductive and Community Organization Roles, (b) Informal Activities, and (c) Oppression and "Resistance".

Women's Work: Production, Reproduction and Community Organization

Women account for half the world's population, perform two-thirds of the hours worked (though are recorded as working only one-third of those hours), receive one-tenth of the world's income, and have one-hundredth of the world's property registered in their name (Chinery-Hesse, et al., 1989: 3)

Most of the studies that investigated women within the context of structural adjustment have shown that the characteristics and complexities of women's work in the society are crucial in understanding the impact of SAPs on women. An examination of the literature on women's work shows that the studies focus on the following: productive work, reproductive work, and community activities. The discussion that follows deals with each of these aspects of women's work.

The issues of women's underrepresentation in formal wage employment and overrepresentation in low-status and low-income jobs in the formal sector, as well as export processing industries feature prominently in the literature. A number of studies that looked at women's productive work in the formal sector (Chinery-Hesse et al., 1989; Vickers, 1991; Cagatay and Berik, 1994; Geisler and Hansen, 1994; Jayaweera, 1994; Pyle, 1994; Summerfield, 1994; Olukoshi and Olukoshi, 1995) have indicated that women constitute a smaller proportion of the formal wage labour force in most countries. As well, women are concentrated in labour-intensive, service, and low-status and low-income jobs. The studies
observe that the discriminatory gender structures, which allow women limited education and make them perform a disproportionately larger share of familial and household responsibilities, help to ensure that women remain in low-level and low-income jobs. These studies point out that the preponderance of women in low paying jobs predisposes them not only to poverty, but also to the adverse effects of SAP.

Consistent with the findings of the studies that explore women's formal wage work, Chinery-Hesse et al. (1989) and Vickers (1991) estimate that in 1985, women constitute about 34 per cent of the total labour force in Asia, 24 per cent in Latin America and 32 per cent in Africa. On the average, note the authors, women earn significantly less income than men, even for similar work in most parts of the world. Chinery-Hesse et al. and Vickers note that the adoption of export-oriented industrialization by most Third World countries, especially since SAP, has led to an increase in the number of women, especially in Asia, the Caribbean, and Latin America, employed in export processing industries “where the pace of work is excessive, the conditions harsh, the working hours extremely long, and the wages low in comparison to productivity” (Chinery-Hesse et al., 1989: 38). Thus while women's labour force rate may have increased in Asia, the Caribbean and Latin America, the authors observe that women's incomes have not improved significantly. They are of the view that the job- and income-insecurity of female workers in export processing industries make the women vulnerable to the adverse effects of SAP. In examining SAP-engendered export-oriented industrialization, Cagatay and Berik (1994) observe an increase in the casualization of Turkish women's labour via sub-contracting and homeworking. According to Cagatay and Berik, women constitute 89.8 per cent of all manufacturing homeworkers producing clothes for Turkish export market. The authors found that the women work under substandard conditions and earn dismally low
income which falls below the Turkish minimum wage. They therefore opine that the low income of Turkish women makes them susceptible to the negative effects of SAP.

The same theme of overrepresentation of women in low-income jobs in export processing industries is observed by Summerfield (1994) in China. In her study, Summerfield (1994) found an increase in Chinese women’s share of the labour force from 35.41 per cent in 1980 to 37.66 per cent in 1990 under the post-Mao government economic reform. In spite of the increase, however, Summerfield observes that Chinese women remain concentrated in traditional feminine, low-level and low-income jobs in the industrial, commercial, real estate management and health care sectors. As well, women constitute the majority of the work force in special economic zones established in the rural and urban areas under the post-Mao economic reform. In the view of Summerfield, the overrepresentation of Chinese women in low-level and low-income jobs, makes the women vulnerable to the cost-effective dictates of economic reform, particularly with respect to hiring and firing. Olukoshi and Olukoshi (1995) made similar findings regarding women’s underrepresentation in formal wage work and overrepresentation in low-income jobs in the formal sector. In their study, Olukoshi and Olukoshi found that Nigerian women’s labour participation in industries is minimal. As well, women participate mostly in firms producing consumable goods such as sweets, and confectioneries, soaps, perfumes and other toiletries, and textile materials. Women constitute about 40 per cent of the Nigerian textile industrial labour force. Women textile workers are mostly weavers, knitters, folders, seamstresses and junior administrative staff. Given the predominance of women in low-income and low-status textile occupations, Olukoshi and Olukoshi found that women were mostly affected by SAP-induced industrial layoffs. The authors observe that the gender-biased structures that discriminate against women, as well as
SAP's "efficiency dictates" account for the disproportionate layoffs of Nigerian female textile workers.

In sum, studies that have investigated women's formal wage work conclude that the overrepresentation of women in low-status and low-income formal-sector jobs makes women vulnerable to SAP-engendered employment rationalization, retrenchments, and inflation.

The overrepresentation of women in subsistence agriculture and small-scale businesses is another issue that engaged the attention of scholars that investigated women's productive work. Studies that looked at agriculture and other small-scale business activities reveal that women constitute the bulk of the subsistence agricultural work force, as well as petty traders, craft and home-based business operators (Chinery-Hesse, et al., 1989; Vickers, 1991; Dennis, 1991; Elabor-Idemudia, 1994; Floro, 1994; Geisler and Hansen, 1994; Galli and Funk, 1995; Zack-Williams, 1995). The studies attribute the overrepresentation of women in subsistence agriculture and small-scale businesses to the gender-discriminatory structures that deny women access to education and formal employment. The low-income associated with women's subsistence agricultural and petty business activities, according to the studies, make women farmers and petty business operators vulnerable to SAP assaults.

In line with the findings of the studies that examined women's agricultural and small-scale activities, Chinery-Hesse et al. (1989), indicate that agriculture accounts for over 80 per cent of the recorded female labour force in Africa and around 70 per cent in Asia, but a much lower proportion in Latin America. In sub-Saharan Africa, about 60 per cent of all agricultural work is done by women. Women are mostly responsible for the cultivation of food crops for family subsistence and local sale. Men draw on unpaid female family labour to grow cash crops for exports. In Asia, women perform most of the transplanting, weeding and harvesting
of crops. As well, an appreciable number of Asian women depend on poorly remunerated agricultural wage labour relative to men. Like African women, Latin American women engage mostly in subsistence farming and are less involved in large-scale cash crop production. In addition, in nearly all the regions, women are responsible for collecting fuel, fodder and water. As well, women are responsible for caring for small livestock, foraging for wild fruits and vegetables which constitute crucial diet supplements during seasonal shortages such as drought or non-farm season.

A similar finding emerged in Elabor-Idemudia’s (1994) study of Nigeria in which she found that Nigerian women perform about 70 per cent of the total agricultural work. According to Elabor-Idemudia, about 80 per cent of Nigerian women farmers engage in food growing, planting, weeding, harvesting, food processing, and food transportation and storage activities. The remaining 20 per cent engage in petty trade and commerce to augment their meagre income. Notwithstanding the division between agricultural and marketing activities, most Nigerian rural women engage in both activities concurrently. As well, women devote a substantial part of their unpaid labour to husband’s plots and cash crop production. The income from husband’s plots and cash crops is controlled by men. Moreover, a substantial amount of women’s agricultural products is consumed by the family. The little agricultural products sold in the market attract minimal income. The low-income of women farmers make them susceptible to SAP’s negative effects. Floro (1994) made similar findings in her study of women in the Philippines. She found that women are crucial in the agricultural development of the economy as producers of food crops, and contributors to the production of cash crops. Inspite of the role of women in agriculture, they are seen more-or-less as farmers’ wives and helpmates. Consequently, the women are not assisted with agricultural resources. To make
matters worse, the women's subsistence food crops generate meagre income. The meagre income of Filipino women, according to Floro, helps to make them vulnerable to the effects of SAP.

Consistent with the other studies, Geisler and Hansen's (1994) study shows that Zambian women perform 75 per cent of all agricultural work and almost all the daily reproductive activities. In spite of the women's numerous agricultural and reproductive activities, they have limited access to crucial productive resources. Although the women perform most of the arduous farm tasks (planting, weeding, harvesting and processing of crops) necessary for household subsistence, and market income, men are pivotal in deciding what proportion of crops constitute food for domestic consumption and what proportion is devoted to the external market. As a substantial amount of women's food crops are consumed by the family, less is set aside for income generation.

On the whole, scholars that have investigated women's agricultural and small-scale business activities share the view that the subsistence nature of women's agricultural activities, as well as the low income associated with food crops and women's petty business activities make women farmers, and women small-business operators particularly vulnerable to SAP's adverse effects. Moreover, unlike male cash crops, women's subsistence crops do not fall within the market tradable items of interest to SAP advocates. The non-tradability of women's subsistence crops account for their non-inclusion in SAP's acclaimed export-cum cash crop promotion (Elabor-Idemudia, 1994; Floro, 1994).

The link between women's reproductive work and the adverse consequences of SAP on women has also received significant attention in the literature (Chinery-Hesse et al., 1989; Vickers, 1991; Hatem, 1994; Turshen, 1994; Iyun, 1995; Zack-Williams, 1995). Women are
primarily responsible for the welfare of children, adult labour force, the aged, the sick and the handicapped. They also play critical roles in human resource development through home-based healthcare and the education of children. In addition, they play key roles in the feeding of the family. Aside from the home-based health-care and educational roles of women, they also ensure that the family obtains necessary public or private medical attention and education. In most Third World societies, women perform nearly all the domestic work (processing food, searching for firewood, and collecting water, cooking, cleaning and washing, etc.) necessary for the reproduction of human labour. These multiple reproductive roles are largely unpaid. The implication is that women are generally poor in ‘normal times,’ and poorer under SAP regimes.

Chinery-Hesse et al. (1989) have also indicated that there is a relationship between women’s community activities and the adverse effects of SAPs on women. According to Chinery-Hesse et al., women’s roles go beyond the household and the labour market to include community relationships and networks. Women’s community activities often centre on social service provisioning, especially in periods of resource shortages. Women also have collectively organized to produce vegetables, crafts, etc. As well, women have collectively mobilized savings through rotational credit for the benefit of group members. In spite of the importance of women’s reproductive and community activities in human resource development, as the studies reviewed above indicate, the reproductive and community activities are unpaid, undervalued and regarded as non-economic and non-productive. The studies also indicate that by virtue of the welfare-orientation of women’s reproductive and community activities, women depend on the state for social and welfare services. Consequently, any policy, such as SAP, that results in short fall in or high prices of social services and infrastructures is bound to be felt
more by women who are largely responsible for the reproduction of labour and the welfare of the community. Hatem (1994), Turshen (1994) and Iyun (1995) have pointed out that SAP-engendered cuts in healthcare, education, transportation, food subsidies, as well as privatization, have eroded women's access to social services.

The above studies that explored the productive, reproductive and community activities of women provide insights into some of the macro-societal and institutional forces that would enable us to understand why SAPs impact negatively on women. These forces pertain to the gender- and class-biased structures that assign to women a disproportionately smaller share of formal sector employment as well as income. The factors also include the gender-skewed structures that accord women a disproportionately larger share of agricultural (subsistence and cash crops) and marketing work which attract meagre income. As well, the gender and class asymmetries that allocate to women a larger share of unpaid reproductive and community work are also identified by the studies as some of the factors that account for SAP's negative impact on women. Among the studies, however, those of Chinery-Hesse et al., Vickers, Geisler and Hansen, Galli and Funk, and Zack-Williams go beyond looking at discriminatory gender and class structures that subordinate women in their productive and reproductive capacities. These studies touch on two aspects of the informal sector, the exploration of which is likely to improve our understanding of the processes that account for SAP's adverse effects on women in the informal sector: its gendered nature and its potential to yield low income. The studies, however, do not explore other features of the informal sector, such as the circulatory and non-rationalized nature of work in the sector, the unequal relationship between the informal and formal sectors, and how these forces combine to heighten the impact of SAPs on women informal operators. The section that follows reviews studies on women's informal activities.
The literature on SAPs and women in the informal sector largely focus on: the gendered nature of the informal sector, the relationship between the informal and formal sector, and the neglect of women's informal activities in official statistics. Each of these themes is discussed below.

A number of SAP studies have shown that the gendered nature of the informal sector has bearing on the adverse effects of SAPs on women. According to these studies, women constitute the majority of the informal sector labour force, and work mostly in small-scale marketing and services activities (Brand, Mupedziswa and Gumba, 1993; Musyoki and Orodho, 1993; Manuh, 1994). Women dominate the informal sector due to their limited education and limited formal sector employment. The lean capital and low-income of women in the informal sector, according to these studies, makes women informal operators vulnerable to the negative effects of SAPs.

In their study, Brand, Mupedziswa and Gumbo (1993) found that women constitute two-thirds of the Zimbabwean informal sector labour force. Women dominate the lowest-status and the least profitable informal trades as petty traders (of fruits, vegetables, firewood), craft and cottage business operators (food and beverage servers, textile designers, tailors/dressmakers, knitters, mat weavers and bead makers, pots and basket makers), and personal services (hairdressing, catering, beer brewing and prostitution). The low-profitability of women's informal activities, note Brand et al., makes Zimbabwean women particularly
vulnerable to SAP's negative effects.

Similarly, Musyoki and Orodho's study of Kenya shows that women make up a substantial number of the country's informal sector operators. Kenyan women engage in petty trade in basic household items (foodstuffs, kerosene, clothes), restaurant, tailoring and handicraft activities (knitting, tye and dye, basket weaving, mat making), hairdressing and plaiting, urban agriculture and prostitution. The authors note that the low income associated with women's informal activities make Kenyan women informal operators vulnerable to the adverse effects of SAP.

In her study of Ghana, Manuh (1994) found that 90 per cent of Ghanaian women are self-employed or work as unpaid family workers in agriculture, agro-based industries and trade in the informal sector. She observes that Ghanaian women are overrepresented in low-income and low-status informal activities. Aside from the low income they earn from the informal sector, women are additionally constrained by their numerous reproductive roles, their subordinate position in the family and sexual division of labour, which allocates to them a disproportionately larger share of household work. Manuh points out that the meagre income generated by women's informal activities makes Ghanaian women informal operators vulnerable to the adverse effects of SAPs.

Besides the gendered nature of the informal sector, the relationship between the informal and formal sector is the other major issue that engages the attention of studies that investigate the informal sector within the context of SAPs (Brand, Mupedziswa and Gumba, 1993). Brand et al. (1993) explored the relationship between the informal and formal sectors of Zimbabwe. The authors found that the bulk of the raw materials, resources and goods used or sold by informal sector operators came from the formal sector. As well, women in the informal
sector provided goods at relatively low prices (when compared to the costly goods provided by the formal/corporate sector) for the urban poor, and formally employed working and middle class Zimbabwean people. Brand et al. observed that the rather exploitative relationship between the informal and formal sectors makes women informal operators vulnerable to the adverse effects of SAPs.

Another issue that engaged the attention of studies that have examined the informal sector within the context of SAPs is the neglect of women's informal activities in official statistics (Brand, Mupedziswa and Gumba, 1993; Musyoki and Orodho, 1993; Manuh, 1994). According to these scholars, women's informal activities are often defined as “unproductive and non-economic” activities in development statistics, yet the activities are crucial for the reproduction of labour at low cost for capital. Noting the general neglect of informal operators, especially of women, Manuh (1994) observes that informal operators are constrained by inadequate infrastructures, limited access to capital and institutional credit, marketing problems, absence of managerial and technical skills and information, absence of material inputs and harassment from state and municipal authorities. The scholars that have investigated the issue see the general lack of recognition and support for women's informal activities as a factor that contributes to the adverse effects of SAPs on women in the informal sector.

In sum, studies on women in the informal sector within the context of SAPs identify the gendered nature of the informal sector, and the relationship between the informal and formal sectors, as well as the neglect of informal sector as crucial factors in understanding the negative impact of SAP on women in the informal sector. The Studies, however, pay little attention to the circulatory or commercial, as well as non-rationalized nature of work in the informal sector, the explication of which they, nevertheless, acknowledge will broaden our
understanding of the adverse effects of SAPs on women in the informal sector. For instance, while some of the scholars acknowledged that the informal sector is defined as "unproductive" in macro-economic accounting and National Statistics, they did not provide explanation as to why this is the case. The nature of work in the informal sector which entails minimal production and substantial circulation, commercialization and distribution of goods and services accounts for why the sector is seen as "unproductive". With the exception of urban agriculture which is classified as productive activity, all the other informal sector activities fall within the "non-productivity" (marketing/trading), "low-productivity" or "semi-productive" (tailoring, artistry, food services, etc.) occupations. As well, nearly all informal activities do not possess the kind of precise, rigid and rationalized bureaucratic structures (formality, impersonality, task-performance, etc.) that are characteristics of formal sector work. These non-rationalized structures, as well as the circulatory or commercial orientations of the informal sector partly explain the State’s lack of support for informal activities and the women who dominate the sector.

Although studies on women’s productive, reproductive and community responsibilities, as well as informal activities, indicate that women are more adversely affected by SAPs than men, women are not passive victims of SAPs. They are collectively and individually responding to SAP in numerous ways. The next section explores the literature on women’s response to SAP’s hardships.
Oppression and Resistance

A number of studies have shown that SAP impacts negatively on women. Women are, however, not simply victims of SAP. They are individually and collectively “resisting” SAPs in a variety of ways (Beneria, 1992; Mustapha, 1992; Safa and Antrobus, 1992; Tripp, 1992; Perez-Aleman, 1992; Montecinos, 1994).

In her study, Beneria (1992) found that SAPs have led to a fall in the living standards of nearly all strata of urban Mexican families, especially the poor and women-headed families. Women bear the brunt of the cost and burden of economic restructuring by virtue of their poorly paid formal, informal and agricultural work, and unpaid reproductive activities. In their efforts to absorb and mediate the consequences of SAP, members of various classes of urban Mexican families have developed numerous coping strategies. Among the strategies adopted by Mexican families in negotiating and renegotiating their daily expenses and consumption patterns amidst depleting familial resources are increases in the number of household members (especially, women and female children) participating in the labour market, budget changes (cuts in or elimination of animal protein, milk, clothes, shoes, household equipments and maintenance), and restructuring of daily life (shopping in cheaper markets, intensification of domestic work, changes in social life/parties, etc.). Mustapha (1992) found that the structural adjustment policies adopted by the Nigerian government have reduced the ability of Nigerian wage workers to maintain their formal career status/identity and families. SAPs have led to a drastic fall in the standard of living of the poor, women, and civil servants that are on fixed income. Consequently, most of the workers whose salaries fall short of a “living wage”. 

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especially women, are increasingly engaging in multiple jobs and informal activities or what he calls multiple modes of livelihood (MML) as a survival strategy.

Safa and Antrobus’ (1992) study shows that the structural adjustment policies adopted by the governments of Jamaica and the Dominican Republic have been devastating, particularly for poor women. Women are particularly affected by the fall in real wages and rising unemployment, the rising cost of living (given their multiple reproductive responsibilities), the reduction in public spending for services on which they rely, as well as the extra responsibilities they carry as household heads. Although women from Jamaica and the Dominican Republic, unlike women from Peru and Bolivia, have not mobilized collectively to resist the severe hardships they are suffering as a result of SAPs, they and their families (mostly children) have responded to the crisis in the following ways: increasing their labour force participation both in the formal (teaching, nursing, clerical, cleaning, factory works in the Free Trade Zones – (FTZ), etc.) and informal sectors (petty vending in food stuff and manufactured goods as “higglers”, etc.); intensifying their household survival strategies (producing goods at home, use of extended family and neighbourhood networks, exchanging goods or services; eating less and spending less, etc.); and emigrating to foreign countries (especially to U.S.A and Canada).

In line with the findings of the studies that investigated the impact of SAP on women, as well as women’s response to SAPs, Tripp’s (1992) case study of Tanzania reveals that SAPs have led to a high cost of living, decline in real wages, and worker layoffs, particularly of women. Consequently, an increasing number of Tanzanian women are resorting to informal sector employment, which offers relatively higher income as compared to formal sector employment. In a later study, Tripp (1994) found that the Tanzanian women in the informal
sector are becoming their families’ major income-earners. She notes that women are establishing informal business networks and associations, such as rotational savings societies ("upato"), women’s cooperatives, association of business women, parents’ associations, and kinship (agnate or fictitive) networks in order to reduce the adverse effects of SAP, as well as to solidify their emerging relatively improved status and business activities.

Similarly, Perez-Aleman’s (1992) study shows that the Nicaraguan State’s cuts in social programmes, elimination of consumer and producer subsidies, and staff cutbacks in the public sector, amidst high cost of living, have resulted in the drop in real income. Consequently, household members, particularly women, are compelled to increase their labour force participation and diversify household sources of income through the intensification or combination of formal, informal or agricultural activities. Nicaraguan women, according to Perez-Aleman, are also individually and collectively mobilizing through cooperative activities, neighbourhood food growing, community sanitation and public schools to ensure the survival of their families and communities. Though laudable, Perez-Aleman warns that these efforts fall short of meeting women’s long-term strategic objective, namely, the emancipation of women.

Montecinos’ (1994) study of Chile reveals that the neo-liberal economic reforms adopted by Pinochet’s authoritarian regime are a heavy cost for poor Chileans and a burden for women as “guardians of patriotic and domestic traditions”. She notes that Chilean women are forcefully fighting SAPs through the economy of subsistence (barter, gifts, donation, soup kitchen, growing of organic vegetables), community activism and mobilization. While acclaiming Chilean women’s activism and struggle for equal justice and better economic and political participation in the affairs of the country, Montecinos points to the need to move beyond women’s individual and collective efforts to making changes in social institutions that will
guarantee equality between men and women.

In sum, the above studies that explored women’s responses to SAPs show that SAPs impact negatively on women by reducing their real income and living standards. As well, SAPs have accentuated women’s reproductive and domestic burden. Women are, however, not merely passive victims of SAP. They are “resisting” SAP’s oppression and hardships through various survival strategies. Even though these studies focus on the informal sector, and discuss the strategies that women adopt to minimize the adverse impact of SAP on their families and communities, overall they do not provide a coherent analysis of why women, as agents, react to SAP the way they do. For instance, the studies neither identify nor pursue how women’s propensity to self-abnegate helps to account for their responses to SAP, as well as the effects of SAP on them.

Overall, the studies reviewed in the preceding pages provide insights into some of the factors and processes that influence SAP’s adverse effects on women. These studies, however, pay little or no attention to the circulatory or commercial and non-rationalized nature of work in the informal sector, as well as to women’s selfless and self-abnegating attitudes in their analyses as to why SAPs impact negatively on women in the informal sector. The studies focus largely on women’s low level and poorly paid jobs, numerous and unpaid household and reproductive responsibilities, reliance on public and social services, circumscribed roles as heads of households and bread winners and the gender- and class-discriminatory structures inherent in SAPs and societal institutions. Only few of the studies touch on or explore the range of factors that derive from the structure of the informal sector, such as the sector’s gendered nature, as well as the subordinate relationship of the sector to the formal sector. Even these studies do not explore the circulatory, commercialized and non-rationalized nature of
work in the informal sector as compared to the “productive” and rationalized formal sector work. The circulatory or commercialized and non-rationalized nature of work in the informal sector seem to account for why the sector falls outside “productive or rationalized” activities of interest to SAP designers.

A Theoretical Framework for the Study

Against the background of the limitations of previous studies in accounting for why SAPs impact negatively on women in the urban informal sector, this study sought to provide a coherent and systematic analysis of the phenomenon. The current study builds on previous studies and draws from other relevant bodies of literature and theory, including theories of development, labour, informal sector (IS), and feminist analyses. As the literature reviewed in the previous section shows, SAPs impact negatively on women in the urban informal sector due to various factors. An in-depth and broader understanding of the factors can be made by a theoretical exploration of the contexts within which SAP, its impact - and women’s response to it - play out. These contexts include the nature of Third World dependent and underdeveloped capitalism with its limited, uneven and discriminatory opportunity structures which disadvantage women; the structure of the informal sector; the nature of SAP itself and its inherent gender-bias philosophy; the nature of SAP’s implementing mechanisms and institutions; and women’s attitudes towards their families and SAP’s oppression.

There are differences among the 145 United Nations Third World members, in terms of history, resource endowment (physical, mineral, financial, human, etc.), polity, level of
industrialization, population and other socio-cultural, economic and institutional structures. Despite these differences, Todaro (1994) characterizes Third World countries as those that have: a significant dependence on agricultural production and primary product export; dominance, dependence, and vulnerability in international relations; low levels of productivity; high and rising levels of unemployment and underemployment; low levels of living, comprising low incomes, high inequality, poor health and inadequate education; high rates of population growth and dependency burden. These features underscore not only the underdeveloped nature of most Third World economies but also their dependence on, and subordination to, the developed capitalist economies. In the following pages, the dependent and underdeveloped nature of the Third World economy is explored.

**Third World Underdeveloped Capitalist Economy: Primary Product Dependency**

Most Third World or Less Developed Countries' (LDCs) economies are primary product-oriented (agriculture, minerals, forestry, and raw materials), as compared to economies characterized by secondary (industrial) or tertiary (service) activities. For instance, according to the 1990 composition of world exports, primary and manufactured products constituted 72 and 28 per cent of Non-Asian LDCs exports, as compared to 19 and 81 per cent of primary and manufactured product exported by More Developed Countries (MDCs) (Todaro, 1994). The importance of primary products and the reliance of LDCs on them for foreign exchange make most LDCs vulnerable to changes in the international market, especially in periods of economic crisis and structural adjustment. Moreover, the low price which primary products attract in the global market, and the high price paid for
manufactured goods, place most LDCs, especially those in Africa, in an unequal and exploitative trade relationship with the MDCs (Seidman et al., 1992). Third World women are affected by global and international market forces by virtue of their roles as underpaid producers of primary products, industrial goods and services, public services, and unpaid reproducers of the young, adult labour force, the elderly, the sick and handicapped. Women in the urban informal sector depend on local and foreign goods for their informal business operations, and are likely to be affected by fluctuations in global market prices. Lim (1983) and Nash (1983) are of the view that Third World women constitute a “cheaper than cheap” segment of the international work force. Consequently, in situations of economic crisis and reforms, such as SAP and its concomitant resource scarcity, women’s underpaid labour in the agricultural, industrial and informal sectors, as well as unpaid domestic labour in the household, is likely to intensify. With declining resources, women are less likely to be able to fulfil their numerous familial responsibilities or to cater to themselves.

Third World Underdeveloped Capitalist Economy: Narrow-industrial Base with Limited and Discriminatory Opportunity Structure

The few industrial sectors that exist, especially in most African, Latin American, Caribbean, and Southeast Asian Third World countries, concentrate on light manufacturing, assembling or processing of export commodities and, as a consequence, depend largely on foreign capital, raw materials, and technical manpower for their operation (Todaro, 1994; Mengisteab, 1996). Nearly all the MNCs enjoy tremendous industrial concessions, such as tax relief, subsidized industrial land, operation under substandard labour laws, repatriation of capital/profit, etc. The dependence of most LDCs on MDCs for investment, foreign
exchange, loans and aid makes their economies not only vulnerable to MDCs control (Todaro, 1994), but also stunts the investment potentials of indigenous Third World entrepreneurs who are denied similar industrial concessions. Consequently, most Third World entrepreneurs, especially men, invest primarily in tertiary services (housing, commercial, transportation, etc.) and agro-based production in the informal and formal sectors. The majority of the Third World population, who cannot find employment in the limited industrial sector and public service sectors, find a niche in the agricultural and informal sectors as self-employed persons (see Table 1, page 39, for the industrial and agricultural labour force rates in some LDCs and MDCs).
### Table 1: Industrial Structure of Seventeen Developing Countries, the United States and United Kingdom*

<table>
<thead>
<tr>
<th>Regions/Countries</th>
<th>Percentage of Labour Force</th>
<th>Percentage of Gross Domestic Product</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Agriculture</td>
<td>Industry</td>
</tr>
<tr>
<td><strong>Africa</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kenya</td>
<td>81</td>
<td>7</td>
</tr>
<tr>
<td>Nigeria</td>
<td>45</td>
<td>4</td>
</tr>
<tr>
<td>Tanzania</td>
<td>86</td>
<td>5</td>
</tr>
<tr>
<td>Uganda</td>
<td>86</td>
<td>4</td>
</tr>
<tr>
<td>Zaire</td>
<td>72</td>
<td>13</td>
</tr>
<tr>
<td><strong>Asia</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bangladesh</td>
<td>57</td>
<td>10</td>
</tr>
<tr>
<td>India</td>
<td>63</td>
<td>11</td>
</tr>
<tr>
<td>Indonesia</td>
<td>54</td>
<td>8</td>
</tr>
<tr>
<td>Philippines</td>
<td>42</td>
<td>10</td>
</tr>
<tr>
<td>South Korea</td>
<td>18</td>
<td>27</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>43</td>
<td>12</td>
</tr>
<tr>
<td><strong>Latin America</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brazil</td>
<td>29</td>
<td>16</td>
</tr>
<tr>
<td>Columbia</td>
<td>31</td>
<td>21</td>
</tr>
<tr>
<td>Guatemala</td>
<td>8</td>
<td>22</td>
</tr>
<tr>
<td>Mexico</td>
<td>23</td>
<td>20</td>
</tr>
<tr>
<td>Peru</td>
<td>35</td>
<td>12</td>
</tr>
<tr>
<td>Venezuela</td>
<td>13</td>
<td>17</td>
</tr>
<tr>
<td><strong>All Developing Countries</strong></td>
<td>70</td>
<td>12</td>
</tr>
<tr>
<td><strong>United States</strong></td>
<td>3</td>
<td>18</td>
</tr>
<tr>
<td><strong>United Kingdom</strong></td>
<td>2</td>
<td>20</td>
</tr>
</tbody>
</table>

*Source: Todaro, 1994: 37

As can be seen in Table 1, the percentage of the labour force in the agricultural sector exceeds that for the industrial sector in nearly all the developing countries except South Korea, Guatemala and Venezuela. Conversely, the industrial sector provides employment for a greater percentage of the United States and British labour force. While agriculture provides
employment for a substantial number of people (70%) in the LDCs, a greater percentage of the
gross domestic product of most LDCs comes from the industrial sector. This shows that a
greater share of the agricultural labour force in LDCs does not automatically translate into
increased agricultural productivity or greater contribution of agriculture to the gross domestic
product.

Women constitute one-third of the world’s labour force and are overrepresented in
lower-paid jobs (Vickers, 1991; Population Reference Bureau - PRB, 1995). As indicated in

Around the world, women make up about one-third of the labour force working
for wages in non-agricultural jobs. The proportion is higher in more developed
countries (44 per cent) than in less developed countries (29 per cent). Many
women in less developed countries work in the informal economy - markets
and cottage industries - where their contribution is not counted in official
statistics. In general, women’s wages for non-agricultural work are lower than
men’s, both because women have less access to high-paying jobs and because
they are paid less than men for comparable jobs. Among the countries shown in
[table 2] only Australia has wage equality. East Asian countries exhibit the
largest wage gap; for [other] countries shown [in the table]; the range is from
68 in Hong Kong to 51 in Japan.
Table 2: Ratio of Women's Wages to Men's in Non-Agricultural Employment, 1987-1992 in Some Selected LDCs and MDCs *

<table>
<thead>
<tr>
<th>Countries</th>
<th>Ratio of Women's Wages to Men's</th>
</tr>
</thead>
<tbody>
<tr>
<td>Japan</td>
<td>51</td>
</tr>
<tr>
<td>South Korea</td>
<td>56</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>68</td>
</tr>
<tr>
<td>Paraguay</td>
<td>70</td>
</tr>
<tr>
<td>Germany</td>
<td>74</td>
</tr>
<tr>
<td>Costa Rica</td>
<td>78</td>
</tr>
<tr>
<td>Egypt</td>
<td>80</td>
</tr>
<tr>
<td>France</td>
<td>81</td>
</tr>
<tr>
<td>Kenya</td>
<td>85</td>
</tr>
<tr>
<td>Australia</td>
<td>102</td>
</tr>
</tbody>
</table>

* Source: Population Reference Bureau, (PRB) 1995: unpaged

As is evident in the research reviewed in the first section of this chapter, women perform most of the world’s menial, low level and low income jobs in the industrial and public service sectors as well as in the informal sector. This finding is reaffirmed by the PRB World’s Women Report (1995). Some insights into why women are overrepresented in low level and low income jobs are afforded by an exploration of the following theoretical perspectives: human capital, societal pressures and discrimination, and labour market segregation analyses.

* The Human Capital Basis of Gender Differences in Occupation and Wage

The human capital perspective (Schultz, 1960; Mincer, 1962; Mincer and Polachek, 1974; Becker, 1975; Polachek and Siebert, 1993), which has also been described as the supply-side explanation, looks at the resources and expectations that women and men bring with them into the labour market. It postulates that women and men come to the job market
with different qualifications (education, training and experience), expectations, tastes, and other productivity-related traits. The differences in education, types of job, and experiences inevitably result in lower pay for women relative to men, and the overrepresentation of women in certain kinds of occupation (Blau and Ferber, 1992). Noting that education is positively related with income, the human capital theorists observe that earning rises with additional educational investment as a result of the productivity-incremental effect of education. While claiming that women’s and men’s human capital investment and labour force decisions or choices are driven by cost-benefit analysis, the human capital theorists note that as a result of women’s traditional familial responsibilities, women expect shorter, more disrupted and unstable work careers relative to men. In other words, “...the most important reason that women earn less than men is the more intermittent career lifetime labour force participation of women” (Polachek and Siebert (1993: 3-4). As a result of women’s life cycle which is divided between domestic chores, reproduction and work, women tend to get to a saturating decision-making point sooner, where an additional investment in labour force market skill is considered less important. Moreover, given the anticipated career interruptions, it will not be in the best interest of women to invest in areas (occupations) that demand sustained and high-level commitment, even though such areas may potentially enhance their status and earnings (Blau and Ferber, 1992).

Apart from investing in formal education, men more than women are likely to invest in on-the-job training initiated by their employers or informal information passed from co-workers and supervisors. By virtue of men’s involvement in on-the-job training, men tend to be more experienced and therefore likely to earn more income than women who have weaker attachment and links to the labour market. Moreover, cost-wise, it is in the best interest of an
employer to hire and train men who are more committed to the organization than women who are less committed because of the family responsibilities. As a result of the greater importance usually attached to men’s careers and incomes, men’s employment location, and men for that matter, often determine where the family will settle. In many cases, the site of familial settlement does not enhance the employment and income opportunities of women, as women tend to accept whatever job is available in their new settlement (Sandell, 1977; Frank, 1978).

By emphasizing economists’ cost-benefit analysis, the human capital theorists, especially up to the 1980s, overplayed the role of individual tastes, preferences and choices in determining an individual’s human capital investment and labour market participation. Individual women’s and men’s capital investments and labour force decisions are more or less seen as voluntary or as an outcome of free will. The role that societal pressure and discrimination, as well as workplace discrimination, plays in influencing women’s educational and occupational status is underplayed. Far from being purely voluntary, women’s educational and occupational decisions are involuntarily mediated by both societal and labour market discriminatory forces.

Societal Pressures and Discriminatory Forces as Explanations for Gender Differences in Occupation and Income

One of the ways through which societal or cultural forces influence women’s and men’s educational and labour force participation is through the values women and men, as children (girls and boys), learn from their parents, peer groups, teachers and the mass media during the process of socialization. Women and men are socialized differently, in culturally defined gender appropriate roles (Marini and Brinton, 1984; Lips, 1989; Blau and Ferber,
views gender socialization and the differentiated treatment of girls and boys as forms of discrimination in the childhood formation of preferences. Girls are trained in domestic housekeeping, cooking and caring roles. Boys are trained in husbandry, house maintenance and family financial support roles. In the informal peer group environment, girls are encouraged to play with toys (baby, house and kitchen accessories, etc.) that reinforce women's reproductive and home management roles, while boys are urged to play with cars, trucks, planes, guns, balls, construction accessories which reflect the public and scientific lives expected of men. Blau and Ferber (1992: 154) note that gender differential socialization at home and "... even something as innocuous as children's games can reinforce stereotypical views of appropriate occupations." At school, the domestic and public roles expected of women and men are extended. For instance, Sadker and Sadker (1985) have observed that boys are much more likely to get a teacher's attention than girls. When boys call or shout out in class, they tend to receive the teacher's attention, but when girls call out like boys, they are often ignored, told to raise their hands, or told that shouting is not allowed in the class. Moreover, boys are allowed to talk more than girls as they are more likely to be called upon by the teacher to respond to questions or to call out answers to questions. The gender-biased attitude of the teachers in favour of schoolboys tends to enhance boys' vocal, communication and assertive abilities, while suppressing girls' abilities and encouraging their passivity in the classroom and other group contexts. Other school-related discrimination which women face may be in the form of biased evaluations based on the generic notion that women's work or performance are inferior to men's (O'Leary and Hansen, 1982). As well, the limited or non acceptance of women in traditionally male fields (Patterson and Engleberg, 1978) or limited enrollment of women in traditionally male
disciplines by virtue of male domination of the field, and lack of female role models, mentors and informal networks (Epstein, 1970, Fox, 1977; Blau and Ferber, 1992), all influence women’s educational attainment.

Aside from the home, games and school, gender stereotypical roles are played out on the TV screens, computers, and in the newspapers and magazines. Male characters are overrepresented in children’s television programming, with female characters largely playing supportive roles or acting as victims to be saved by brave and heroic male actors (Adelson, 1990). As well, children’s shows and television toy commercials often depict girls and boys in traditional feminine and masculine roles. Girls are seen caring for babies or grooming themselves (makeup) in the domestic home environment. Boys are seen playing or driving cars and trucks in a construction site or fighting with guns and other weapons. The aforementioned media roles not only reinforce the traditional feminine and masculine roles children learn at home and in the playground, but also make girls and boys feel that they are only suited for the specific society-defined roles expected of their gender. The implications of societal socialization for career differences in men and women are aptly summarized as follows by Blau and Ferber (1992: 155):
The socialization process influences the self-esteem of men and women as well as their perceptions of gender-appropriate competencies and behaviour. It helps to shape the role they expect work to occupy in their lives and the kind of jobs to which they aspire. Social influences may operate in other ways that are less direct but no less influential. For example, women are socialized to emphasize appropriate “feminine” personality traits, such as subordinate, nurturing, and emotional. Traditionally male fields may be stereotyped as requiring “masculine” personality traits such as dominance, competitiveness and rationality. Having internalized the idea of what is properly female, women may then avoid male fields because they perceive a psychic cost in acting in an “unfeminine” manner or simply because they feel unequipped to do so. In the latter case, they might expect to be less successful in the field, thus lowering their expected returns. Similarly, if women are reared to believe they lack competency in “masculine” subjects like math and science, this would raise their perceived cost and lower their perceived returns to entry into fields emphasizing this knowledge. Men may see traditional female fields as inappropriate for similar reasons.

Polachek and Siebert (1993:140) corroborate Blau’s and Ferber’s claims when they note that “... bias or discrimination prior to the labour market, in the education system, or in the family... affects the productivity characteristics (e.g., education, or motivation) which workers [women and men] bring with them to the market.” The gender roles and discipline which women and men learn from the home, peer group, school and media influence their work place career. Since women are socialized mostly into “soft” or “feminine” disciplines, which attract low monetary reward, they end up in occupations that pay less income. Conversely, since men are socialized into “hard”/”masculine”, technical and science-related disciplines which attract high monetary value, they end up in professions that pay high income.
The Labour Market Segregation (Discrimination) as an Explanation for Gender Differences in Occupation and Income

While the human capital perspective focuses on the supply-side factors or the resources (educational, training, experiences, tastes) that individuals bring into the labour market, the labour market discrimination model looks at the demand-side or work-place events as experienced by different groups of people. Labour market discrimination occurs when two individuals with equal qualifications (and productivity potentials) are treated differently as a result of specific markers - gender, race, class, handicapped, age, etc. (Becker, 1971; Blau and Ferber, 1992). Polachek and Siebert (1993) define ‘discrimination’ as “unlike treatment of likes.” Becker (1971) sees discrimination as an outcome of personal prejudice or taste against a group of persons. Within this context, socially appropriate roles become the yardstick for dissociating with a group (Blau and Ferber, 1992). For instance, in a situation of employer discrimination, an employer may find it socially appropriate to employ women as receptionists or cleaners but not as drivers. This preference may be based on the generic notion that women have traditionally been good receptionists and men better drivers. Consequently, the evaluation of women’s competence is masked by gender stereotypes of appropriate roles. Because of the general perception that men are drivers, women can only be employed as drivers if they are paid lower income relative to male drivers. The discriminatory tastes of an employer reinforce the low income that women are paid while perpetuating their segregation in predominantly “feminine” occupations (Blau and Ferber, 1992). Women’s segregation in low-level and low-income occupations is compounded by the fact that, in most cases, there are many qualified women looking for similar jobs for which employment opportunity is limited.

In a situation where men dislike working with women (employee discrimination), men
will only work with women if they are paid more. Alternatively, the employer will hire a gender-segregated work force (all-male or all-female) to avoid paying more income to men for working with women (Blau and Ferber, 1992). In a scenario where customers or clients dislike women (customer discrimination), employers may try to fulfill the desire of their customers by being less willing to hire women or paying hired women less because of women’s perceived low productivity (less revenue yield to the organization) (Ashenfelter and Hannan, 1986; Borjas and Bronars, 1989; Nardinelli and Simon, 1990; Blau and Ferber, 1992).

Another form of work-place discrimination is statistical discrimination. First conceptualized by Phelps (1972), statistical discrimination occurs when a predetermined average task performance of a group of people (men, women, white, black, etc.) as well as job stability, become yardsticks for hiring or paying a person from that particular group. In this context, faced with the need to make hiring decisions under situations of incomplete information or uncertainty (about how an individual will perform on the job or how long s/he will stay with the organization) employers rely on readily available group-based productivity- or job-related information (group-based average task performance). Since, on average and as a group, women are usually perceived to be less productive and less stable than men, women are more likely to experience statistical discrimination with respect to hiring, promotion and pay (Blau and Ferber, 1992).

Some of the gender-based productivity- or job-related cues used by employers in hiring, paying or promoting men and women are documented by Rosen and Jerdee (1978). In their study, Rosen and Jerdee (1978) found that men were rated highly on approaching organizational matters more comprehensively and rationally; being better at supervisory, leadership and administrative roles and getting people to work as a group; possessing the
ability to contain or manage emergencies or when under pressure or fire; more independent and more aggressive. Women were rated highly on secretarial and clerical ability. They were deemed as more apt to monotonous and repetitive work, and jobs requiring careful and minute details. Women were also said to be too emotional, to cry easily, and to be overly sensitive to criticism, less assertive, jealous, and much more likely to be absent or quit their jobs, in part because they attach more importance to family affairs than their work. The above gender differential or gender-biased cues of job performance utilized by employers in hiring, paying or promoting men and women, on grounds of insufficient information, ensure that men and women are segregated in different occupations with different pay. Consequently, while men dominate the high paying managerial, supervisory and administrative positions, women are overrepresented among clerks, secretaries and other low-level positions which receive low pay.

Radical economists (Gordon et al., 1982) have also noted that the labour market can be segmented along gender or racial lines by capitalists in order to create disunity and prevent unionization among workers so as to maximize profit. Within the radical economist argument, labour market segmentation becomes a feature of capitalist industrial society where capital deploys a “divide and rule” strategy (by channeling women and ethnic minorities into low-level and poorly paid occupations) to weaken labour’s ability to organize or protect their interests.

From the above theoretical discussions, it would appear that the differential skills, qualifications, expectations, tastes and other productivity-related traits that women bring to the workplace determine their income. As well, the gendered roles and disciplines into which women and men are socialized influence their occupational choices, hence income. Workplace discrimination against women ensures that they earn less income than men do. Having presented the human capital, societal, and labour market theoretical bases of gender differences
in occupation and income, the question becomes: how does empirical evidence from the Third World countries fit the above theoretical perspectives?

The prevalence of illiteracy among women in most Third World countries (see Table 3, page 51) tends to reinforce the human capital thesis that women are less apt to invest in education as compared to men. As noted by the Population Reference Bureau (1995: unpaged): "[t]hroughout the developing world, a lower percentage of women than men are literate. [Table 3] shows that the gap is largest in Africa. With few exceptions, where men’s literacy is high (above 75 percentage), the gap between men and women is smaller."

Table 3: Percentage of Adult Men and Women (Ages 15 +) in Some Selected Developing Regions who are literate, 1990*

<table>
<thead>
<tr>
<th>Regions/Sub-Regions</th>
<th>% Literate Men</th>
<th>% Literate Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Africa</td>
<td>62</td>
<td>40</td>
</tr>
<tr>
<td>Sub-Sahara</td>
<td>62</td>
<td>41</td>
</tr>
<tr>
<td>North</td>
<td>61</td>
<td>34</td>
</tr>
<tr>
<td>West</td>
<td>54</td>
<td>31</td>
</tr>
<tr>
<td>Middle</td>
<td>63</td>
<td>41</td>
</tr>
<tr>
<td>South</td>
<td>80</td>
<td>77</td>
</tr>
<tr>
<td>Asia</td>
<td>77</td>
<td>57</td>
</tr>
<tr>
<td>Asia (-China)</td>
<td>71</td>
<td>49</td>
</tr>
<tr>
<td>West</td>
<td>84</td>
<td>64</td>
</tr>
<tr>
<td>South-central</td>
<td>61</td>
<td>35</td>
</tr>
<tr>
<td>Southeast</td>
<td>91</td>
<td>81</td>
</tr>
<tr>
<td>East</td>
<td>87</td>
<td>69</td>
</tr>
<tr>
<td>Latin America</td>
<td>86</td>
<td>83</td>
</tr>
<tr>
<td>Central</td>
<td>85</td>
<td>80</td>
</tr>
<tr>
<td>South</td>
<td>87</td>
<td>84</td>
</tr>
<tr>
<td>Caribbean</td>
<td>78</td>
<td>77</td>
</tr>
</tbody>
</table>

* Source: Adapted with modifications from Population Reference Bureau, 1995: unpaged
Women's low educational status persists in spite of the achievement of most Third World governments, especially in the area of primary education (Todaro, 1992; Population Reference Bureau, 1995). Commenting on the educational status of the Third World, and of women in the LDCs, Todaro (1992:46) observes that:

Although the attempt to provide primary school educational opportunities has probably been the most significant of all LDC development efforts, literacy levels remain strikingly low compared with the developed nations. For example, among the least developed countries, literacy rates average only 45% of the population. The corresponding rates for other Third World nations and the developed countries are approximately 64% and 99% respectively. Currently, it is estimated that 300 million children have dropped out of primary school, and of the estimated 1 billion illiterate adults, more than 60% are women.

Similarly, the PRB (1995: unpaged) notes that “[d]espite dramatic increases in primary schooling and literacy over the past 25 years, there are still more than a billion adults in developing countries who cannot read or write. Nearly two-thirds [(64%)] of these illiterate adults are women [as compared to about one-third (36%) of men]. Girls face education gaps at all levels: in developing countries, girls' enrollment at the university level is only 57 per cent of boys enrollment.” Women's limited education derives from a constellation of factors - familial responsibilities (which resonate with the human capital model), limited familial resources (poverty) and cultural preference for training boys (societal pressures) (Vickers, 1991; Todaro, 1992; Summerfield, 1994; PRB, 1995).

The high rates of population growth and fertility, unemployment and underemployment in the Third World place a greater dependency burden on women as bearers and rearers of children, maintainers of the unemployed/underemployed, the sick, elderly and the handicapped. The anticipated reproductive roles of women and the interruptions associated with them
influences women’s educational and labour market decisions. The high rate of population and unemployment in the Third World implies that women spend a substantial part of their adult life cycle bearing and rearing children or maintaining the unemployed or underemployed.


Of the world’s population of approximately 5.5 billion people in 1993, more than three-fourths live in the Third World countries and less than one-fourth in the more developed nations. Both birth and death rates are strikingly different between the two groups of countries. Birth rates in less developed countries are generally very high, on the order of 30 to 40 per 1,000, whereas those in the developed countries are less than half that figure.... Also [increasing] is death rates in spite of significant improvement in disease control and health care in the LDC. A major implication of high LDC birth rates is that children under age 15 make up almost 40% of the total population in these countries, as opposed to less than 21% of the total population in the developed countries. Thus in most developing countries, the active labour force [especially women] has [have] to support proportionally almost twice as many children as it does in richer countries. By contrast, the proportion of people over the age of 65 is much greater in the developed nations. Older people as well as children are often referred to as economic dependency burden .... The overall dependency burden (i.e.; both young and old) represents only about one-third of the populations of developed countries but almost 45% of the populations of the less developed nations. Moreover, in the latter countries, almost 90% of the dependents are children, whereas only 66% are children in the richer nations.

Similarly, the Population Reference Bureau World Women’s (1995) report (see Table 4, page 54) reveals a higher fertility rate per woman in the less developed countries than in the more developed countries, with the African region and west African sub-region having the highest fertility rate and Europe the lowest. Table 4 shows that on average, a woman in the developing country has about four (3.6) children as compared to a woman in the developed country with about two (1.7) children. A women in Africa and West Africa has nearly six (5.9) and seven (6.6) children as compared to a woman in Europe with about two children (1.5). The high percentage of children in the LDCs means that a greater proportion of women’s time and energy is devoted to caring and maintaining the future
labour force. Consequently, women are more likely than men to have limited time for education or training in disciplines that have high income prospects. As well, women’s labour force participation, particularly in the formal wage sector is likely to be less or nil when they are caring for so many dependent children. The high rate of fertility in the Third world is attributable to a number of factors - high infant mortality rates, the old age security that children provide, the farm labour that children provide, especially in agrarian and rural communities, the cultural prestige that children provide, illiteracy among women, early marriage (Todaro, 1992; Weaver, 1997), preference for male children, and religious beliefs against the use of contraceptives.
Table 4: The Fertility Rate of the World, Regions and Sub-regions, 1995*

<table>
<thead>
<tr>
<th>World, Regions and Sub-Regions</th>
<th>Total Fertility Rate (per woman)</th>
</tr>
</thead>
<tbody>
<tr>
<td>World</td>
<td>3.2</td>
</tr>
<tr>
<td>More Developed</td>
<td>1.7</td>
</tr>
<tr>
<td>Less Developed</td>
<td>3.6</td>
</tr>
<tr>
<td>Less Developed (excluding China)</td>
<td>4.1</td>
</tr>
<tr>
<td>Africa</td>
<td>5.9</td>
</tr>
<tr>
<td>Sub-Saharan</td>
<td>6.3</td>
</tr>
<tr>
<td>Northern</td>
<td>4.5</td>
</tr>
<tr>
<td>Western</td>
<td>6.6</td>
</tr>
<tr>
<td>Eastern</td>
<td>6.3</td>
</tr>
<tr>
<td>Middle</td>
<td>6.4</td>
</tr>
<tr>
<td>Southern</td>
<td>4.5</td>
</tr>
<tr>
<td>Asia</td>
<td>3.1</td>
</tr>
<tr>
<td>Asia (excluding China)</td>
<td>3.6</td>
</tr>
<tr>
<td>Western</td>
<td>4.3</td>
</tr>
<tr>
<td>South-central</td>
<td>4.0</td>
</tr>
<tr>
<td>Southeast</td>
<td>3.4</td>
</tr>
<tr>
<td>East</td>
<td>1.9</td>
</tr>
<tr>
<td>North America</td>
<td>2.0</td>
</tr>
<tr>
<td>Latin America</td>
<td>3.2</td>
</tr>
<tr>
<td>Central</td>
<td>3.5</td>
</tr>
<tr>
<td>South</td>
<td>3.1</td>
</tr>
<tr>
<td>Caribbean</td>
<td>3.2</td>
</tr>
<tr>
<td>Europe</td>
<td>1.5</td>
</tr>
<tr>
<td>Northern</td>
<td>1.8</td>
</tr>
<tr>
<td>Western</td>
<td>1.5</td>
</tr>
<tr>
<td>Eastern</td>
<td>1.5</td>
</tr>
<tr>
<td>Southern</td>
<td>1.4</td>
</tr>
<tr>
<td>Oceania</td>
<td>2.5</td>
</tr>
</tbody>
</table>


While there has been significant improvement in the health status of most Third World countries since the 1960s, life expectancy of the least developed countries (poorest of the LDCs) in 1992 "still averaged only 52 years, compared to 61 years among other Third World countries and 75 years in developed nations" (Todaro, 1992: 43). Todaro (1992) estimates that
the least developed countries' infant mortality rates (the number of children who die before their first birthday out of every 1,000 live birth) average about 99, compared with 74 in other Third World countries and 11 in the more developed countries. Most of the deaths in the Third World countries are as a result of lack of access to good health services, safe water, or good sanitation, and malnutrition (Todaro, 1992). Given the high death rates in the Third World countries, women tend to bear many children in anticipation that not all may survive to adult age. Moreover, in most Third World countries, where old age security is limited or non-existent, children act as a source of old age security and this factor likely influences parental decisions on the size of the family (Nnazor, 1993; Weaver, 1997). For agrarian rural communities, children mean extra hands in farm work, given that most Third World countries are predominantly agriculture-oriented; with limited technology, it is inevitable that parents will favour big families (Nnazor, 1993; Weaver, 1997). In some cultures, particularly in west Africa (Nigeria, Benin, Cote d'Ivoire, Mali, Sierra Leone), children act as a source of social and, invariably, economic prestige, particularly after they have been trained and have found employment. The low educational level and early marriage among most Third World women also explains their high birth rate. The lack of education and early marriage predispose most married and fertile Third World women to early child bearing and, consequently, many children before menopause. The patriarchal culture of male preference in many Third World countries may also provide understanding as to why there is high fertility rate among some women, particularly in Africa and Asia. Within patriarchal cultures where male children are preferred, women who have only female children are expected to keep trying to have children until one or two male/s is/are born. Religious pressures, especially among Islamic and Catholic families, may also be influential in the decision of the family not to use contraceptives and thus
increase the size of the family. While more children means old-age security, prestige, and extra labour for most LDCs’ families, more children also means more reproductive work for women, less time for skill acquisition, and less time for participation in high-income jobs in the formal sector.

The prevalence of poverty among Third World countries (Todaro, 1992; Vickers, 1991; Elson, 1992) places women in a disadvantaged position with respect to education and other social indicators. Vickers (1991), Elson 1992, and Summerfield (1994) have all shown that when familial resources are limited, as is the case in the current SAP era, it is often girls who are pulled out of school to help their families earn additional income, much of which is invested on training boys. Because of familial male preference, boys tend to be more educated and better prepared for high-income yielding formal sector jobs than girls. The combined forces of women’s low level and poorly paid jobs in the formal sector and women’s unpaid familial responsibilities make women particularly vulnerable in times of economic crisis such as SAP.

This section has shown that the Third World industrial sector is not well developed. Because of its underdevelopment, it is limited in its capacity to provide employment to the growing population of the Third World, especially women. Women are additionally disadvantaged and discriminated against by virtue of their limited education and education in “soft”/“feminine” disciplines which usually attract low pay. As well, women’s numerous reproductive and domestic responsibilities reduce their chance of participation in high-paying formal sector jobs. Consequently, women are overrepresented in low-status and low-income formal sector occupations, which are more likely to be affected by SAP-induced employment rationalization. As well, women’s limited income and enormous familial responsibilities make
them vulnerable to the adverse effects of SAPs. Given the limited and discriminatory opportunity structure of the LDCs’ industrial sectors, most Third World peoples, especially women, are likely to be employed in the agricultural and informal sectors of the economy.

The next section explores the nature of Third World agricultural sector, which provides employment for a substantial number of Third World populations, particularly women.

**Third World Underdeveloped Capitalist Economy: Dependence on Agriculture**

Most LDCs’ economies are agrarian, although the structure of agricultural systems and patterns of land ownership differ among Africa, Latin America, the Caribbean, and Asia. Agriculture (subsistence and commercial) constitutes the major economic activity providing employment opportunities for a substantial number of the Third World population (Todaro, 1994; Mengisteab, 1996). As Todaro (1994: 50) points out (see Table 5, page 59):

The vast majority of people in Third World nations live and work in rural areas. Over 65% are rurally based, compared to less than 27% in economically developed countries. Similarly, 62% of the labour force is engaged in agriculture, compared to only 7% in developed nations. Agriculture contributes about 20% of the GNP of developing nations but only 3% of the GNP of the developed nations.

While the African (75%), South Asian (63%) and East Asian (51%) agricultural labour forces sharply contrast to the European (9%) and North American (5%) agricultural labour forces, Todaro (1994) observes that the greater number of people in agriculture in the LDCs does not automatically translate into high agricultural productivity. For instance:
...there are almost 685 million agricultural labour force members in Asia and Africa producing an annual volume of output valued at U.S. $195 million in the late 1980s. By contrast in North America, less than 5% of this total number of agricultural workers (4.5 million) produced almost one-third as much total output (60 million). This means that the average productivity of agricultural labour expressed in U.S. Dollars is almost 35 times greater in North America than in Asia and Africa combined [notwithstanding the limitations of international comparisons because of different measurements used by different countries] (Todaro, 1994: 50-51).

Todaro attributes the predominance of primary product production and people in agricultural activities in developing countries to the low-income levels and basic need priority of the Third World countries. Agricultural productivity, for Todaro (1994: 51),
is low not only because of the number of people in relation to available land but also because LDC agriculture is often characterized by primitive technologies, poor organization, and limited physical and human capital inputs. Technological backwardness persists because Third World agriculture is predominantly noncommercial peasant farming. In many parts of the world, especially in Asia and Latin America, it is characterized further by land-tenure arrangements in which peasants rent rather than own their small plots of land. Even where land is abundant, primitive techniques, and the use of hand ploughs, drag, harrow, and animal (oxen, buffalo, donkey) or raw human power necessitate that typical family holdings be not more than 5 to 8 hectares (12 to 20 acres). In fact in many countries average holdings can be as low as 1 to 3 hectares. The number of people that this land must support both directly (through on-the-farm consumption) and indirectly (through production for urban and non-farm rural food consumption) often runs as high as 10 to 15 people per hectare.

Todaro’s attribution of the concentration of Third World labour force in agriculture to low income and basic needs demand, abstracts the Third World population from the limited and uneven opportunity structures which predispose a substantial number of the people, especially women, to agricultural, subsistence and informal activities. The underdeveloped nature of most Third World industrial and service sectors makes it inevitable that a substantial number of Third World population will seek a means of livelihood in the agricultural and other informal
sector. While limited employment opportunities affect both Third World men and women, women tend to be worse off because of their limited education and multiple household responsibilities. Importantly, while traditional technology, poor organization, and limited physical inputs as posited by Todaro account for the low agricultural productivity and subsistence nature of the Third World agriculture, these factors are by no means the only reasons for low agricultural productivity in the Third World.

Table 5: Population, Labour Force, and Production in Developed and Less Developed Regions, 1992*

<table>
<thead>
<tr>
<th>World, Region and Country</th>
<th>Population Million</th>
<th>Urban (%)</th>
<th>Rural (%)</th>
<th>Labour force in Agriculture</th>
<th>Agricultural Share of GNP (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>World</td>
<td>5,420</td>
<td>43</td>
<td>57</td>
<td>45</td>
<td>-</td>
</tr>
<tr>
<td>Developed</td>
<td>1,224</td>
<td>73</td>
<td>27</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Europe</td>
<td>511</td>
<td>75</td>
<td>25</td>
<td>9</td>
<td>7</td>
</tr>
<tr>
<td>Former USSR</td>
<td>284</td>
<td>66</td>
<td>34</td>
<td>20</td>
<td>N/A</td>
</tr>
<tr>
<td>North America</td>
<td>283</td>
<td>75</td>
<td>25</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Japan</td>
<td>124</td>
<td>177</td>
<td>23</td>
<td>11</td>
<td>3</td>
</tr>
<tr>
<td>Less Developed</td>
<td>4,196</td>
<td>34</td>
<td>66</td>
<td>62</td>
<td>17</td>
</tr>
<tr>
<td>Africa</td>
<td>654</td>
<td>30</td>
<td>70</td>
<td>75</td>
<td>32</td>
</tr>
<tr>
<td>South Asia</td>
<td>1,682</td>
<td>28</td>
<td>72</td>
<td>63</td>
<td>33</td>
</tr>
<tr>
<td>East Asia</td>
<td>1,386</td>
<td>34</td>
<td>66</td>
<td>51</td>
<td>21</td>
</tr>
<tr>
<td>Latin America</td>
<td>453</td>
<td>70</td>
<td>30</td>
<td>32</td>
<td>10</td>
</tr>
<tr>
<td>[Caribbean]</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

* Source: Adapted from Todaro, M. P., 1992: 51; N/A = Not Applicable.

At the core of Third World low agricultural productivity are the cash-cum-export crop policies and the neglect of peasant farmers (Mapangal in IDS, 1989; Mengisteab, 1996) whose majority are women (Vickers, 1991; Nnazor, 1993; Elabor-Idemudia, 1994; Floro, 1994). While attributing the predominance and resilience of the subsistence sector in Africa (and most other Third World countries) to the broader context of the failure of African and Third World
Peripheral capitalism to transform peasant agriculture, Mengisteab, (1996: 8) notes that:

Difference in access to health care, to clean water, and to educational services between rural and urban areas and differences in fertilizer applications between cash-crop and food sectors are among the obvious indicators of the peasantry deprivations.

Women constitute a substantial number of the agricultural labour in the Third World (Vickers, 1991; The Population Reference Bureau, 1995) and, by implication, an appreciable number of rural dwellers. Women grow about half of the world’s food - 80% in Africa, 60% in Asia, 40% in Latin America - but own little or no land, have limited access to loans, and are neglected by agricultural advisers and in agricultural projects and policies (Vickers, 1991). Although men are often regarded as cash/export crop producers and women as food or subsistence crop producers, the arduous and unpaid tasks associated with cash crop production - weeding, harvesting and head-loading crops home and some crop processing - are often performed by women (Vickers, 1991; Nnazor, 1993, 1998; Floro, 1994; Elabor- Idemudia, 1994; Floro, 1994; Geisler and Hansen, 1994). In other words, women provide the bulk of the labour necessary for subsistence food production, as well as an appreciable proportion of the labour for cash or export crops. In spite of the numerous agricultural duties performed by women, men own and control the relatively high income that comes from marketable crops, while women are left to fulfil their numerous reproductive duties with the survival income that comes from their less valued, domestic and non-market food crops. SAP’s emphasis on cash crop production and export promotion of internationally marketable crops has not only extended the income inequality between rural men and women, peasant and large-scale (“progressive”) farmers, it has undermined the capacity of women to produce food crops (needed for the sustenance of the family and the Third World growing population) while making women and children vulnerable to the shocks resulting from food shortages and
escalating prices. The confluence of women's undervalued, resource-deprived and underpaid subsistence work in the agricultural sector, and women's unpaid reproductive responsibilities, makes Third World rural women vulnerable in times of socio-economic crisis and upheaval.

In sum, the Third World dependent and underdeveloped capitalism with narrow and discriminatory opportunity structures predisposes women to low income jobs in the industrial and agricultural sectors. Women's low income, coupled, with their unpaid reproductive responsibilities, makes them particularly vulnerable to the adverse effects of SAP. While agriculture provides employment for a substantial number of Third World peoples, the informal sector is increasingly absorbing an appreciable number of people made redundant by SAP-engendered industrial rationalization. The next section looks at the informal sector and the status of women in this sector with respect to SAP.

The Informal Sector Environment

Although the “informal sector” (IS) has historically constituted a means of livelihood and income for a substantial number of Third World populations, especially women, the “informal sector” phenomenon remained, for the most part, misconceived and non theorized until in the late 1960s and early 1970s. Prior to the late 1960s, for both modernization (Hoselitz et al., 1960; Hagen, 1962) and dependency (Baron, 1957; Frank, 1970; Amin, 1974) scholars, the informal sector was seen as an unproductive and exploited sector, incapable of generating economic growth for the Third World countries.

With research studies of specific Third World cities beginning in the late 1960s by neoliberal theorists (ILO, 1972) and what could be called “middle-range or centralists” (Hart, 1973, Papola, 1981), the negative views of the informal sector as an unproductive
(modernization) and exploited (dependent) sector incapable of generating economic growth and development began to change to a relatively positive view in which the sector’s potential for providing employment and income for the peoples of the Third World is acknowledged. Although the neo-liberal (ILO, 1972) and the middle range (Hart, 1973) theorists focus on the positive potential of the informal sector, the neo-liberal theorists tend to overstate the positive implications of the informal sector for national development. The middle range theorists acknowledge that the informal sector sustains the formal sector at a relatively low cost, and argue that this sector is indispensable for the masses of the Third World population whose livelihood depends on the existence of the sector. These two views differ from those of the dependency/neo-Marxist scholars (Leys, 1975; Moser, 1979), who argue that the informal sector is capable of neither generating substantial income for its practitioners nor lifting the Third World out of its present underdevelopment.

The impetus for the study and understanding of the “informal sector” started with the International Labour Organization’s (ILO) World Employment Program (WEP) set up in 1969 to address the issue of Third World urban unemployment. The ILO’s WEP mission which aims at full employment, involved research into the nature of Third World urban labour markets and the conditions of urban labour force participation. Surveying the cities of Colombia in 1970 and Sri Lanka in 1971, the ILO’s WEP mission found that most city dwellers were not completely unemployed; rather, most people engaged in more-or-less very unstable low-productivity, poorly paid jobs. Most of the urban and rural labour force had income barely enough to cater to their basic needs, while a great percentage of both cities labour forces was being wasted, underutilized or unutilized (ILO, 1972).

Based on the findings of the 1970 and 1971 missions, the problem for the 1972 Kenyan
mission became that of investigating the nature of employment vis-a-vis the issue of unemployment per se. The focal shift in the ILO’s WEP mission from “unemployment” to the “nature of employment” was based on the WEPs analyst’s realization that unemployment, as defined by ILO economists (people without gainful work), does not adequately reflect the structure of the Third World Labour force in the same way that the concept “employment” fails to reflect the appalling conditions of work and low wages paid to most of the employed labour force.

For the ILO’s WEP Kenyan mission analysts, most Kenyans cannot afford to not work. This is not withstanding the low and inadequate wage that accrues to most of the work force. Besides the Kenyans who were not working, the analysts identified a group of people they characterized as “the working poor” who constitute about 28 to 30 per cent of the urban working population. The “working poor” (later renamed “informal sector” workers, ILO, 1972) include persons in small-scale enterprises, many being family businesses escaping recognition, enumeration, regulation, government protection and support (ILO, 1972). In terms of sub-occupational classification, the ILO sees the informal sector as consisting of “a variety of carpenters, masons, tailors and other tradesmen, as well as cooks and taxi-drivers” in addition to petty traders, street hawkers, shoeshine boys and other groups “underemployed” on the streets of the big towns (ILO, 1972), as well as women involved in informal activities such as illegal beer brewing, prostitution, urban agriculture and home crafts production that are difficult to cover statistically (ILO, 1972).

Although the ILO’s Kenyan mission analysts described the “working poor” as people engaged in activities that defied easy identification and analytically common characteristics, the researchers, nonetheless, saw the informal sector as possessing a great potential for Kenya’s
economic growth and a solution to employment problems (ILO, 1972). The researchers called on the Kenyan government to support people engaged in small-scale activities rather than to disregard them. Following the recommendations of the ILO WEP Kenyan mission, Leys (1975) and Moser (1979), amongst others, operating within the neo-Marxist dependency framework, criticized the ILO's call for the promotion of the "informal sector", charging that the promotion of this sector will dissolve rather than resolve many problems for the government. As well, Leys (1975: 265-267) argues, the informal sector "covers primarily a system of very intense exploitation of labour with very low wages and often very long hours."

In his study of "Informal Income Opportunities and Urban Employment" among the Frafra migrants in Nima, Accra, Ghana, Hart (1973) coined the term "informal sector" and espoused the analytical and developmental usefulness of the "informal sector" phenomenon in spite of the sector's relatively small size and income. While questioning the "unthinking transfer of western categories" and uncritical application of western theories, concepts and definitions "to the economic and social structures of African cities," Hart noted that "income and expenditure patterns are more complex than is normally allowed for in the economic analysis of poor countries" (Hart, 1973: 61). Unlike the neo-Marxists, Hart observes that the "reserve army of urban unemployed and underemployed" in developing countries do not merely constitute a passive and exploited labour; rather "their informal economic activities possess some autonomous capacity for generating growth in the income of the urban (and rural) poor" (Hart, 1973: ibid). Besides the autonomous capacity for generating growth in the incomes of the urban (and rural) poor, Hart sees the informal sector as supplementing the formal wage sector's meagre income. Hart challenges the western modernist/neo-liberal distinction of formal from "informal" income opportunities on the basis of the degree of
rationalization of work, duration of work (time input) and size of income/cash. In the formal/informal sector divide, the modernist/neo-liberal theorists associate the formal sector with wage earning and some measure of bureaucracy amenable to enumeration by surveys, and thus with the "modern sector" of the urban economy. The informal sector is seen as comprised of those activities that escape enumeration and thus are variously classified as the "low-productivity urban sector," "the reserve army of underemployed and unemployed," or "the urban traditional sector." Hart sees this classification as assuming what needs to be demonstrated. He states that a modernist/neo-liberal classification which categorizes the informal sector as consisting of "unorganized and underemployed workers underplays the important role that the informal sector plays in supplying many of the essential services on which life in the city is dependent" (distributive, transportation and tertiary services) (Hart, 1973: 68). Hart sees the informal sector as consisting of various activities that are divergent in scale, "from marginal operations to large enterprises" (Hart, 1973: ibid), and which include both legitimate and illegitimate activities.

While reclassifying the formal and informal sectors on the basis of roles (activities) vis-à-vis persons, Hart (1973: 69) developed a typology of Nima urbanites. Nima urbanites engage in three major income generating activities: (a) formal income opportunities, (b) legitimate informal income opportunities and (c) illegitimate informal income opportunities. The formal income opportunities consist of (i) public sector wages, (ii) private sector wages, and (iii) transfer payments such as pension and unemployment benefits. The legitimate informal income opportunities include (i) primary and secondary income opportunities, (ii) tertiary enterprises with relatively large capital, (iii) small-scale distribution, (iv) other services, and (v) private transfer payments. The primary and secondary income opportunities consist of farming, market
gardening, building contracting and associated trades, artistry, shoemaking, tailoring, bear and spirit manufacturing. The tertiary enterprises with relatively large capital inputs include housing, transport utilities, commodity speculation, and renter activities. The small-scale distribution consists of market operatives, petty traders, street hawkers, and caterers in food and drink, bar attendants, carriers (Kayakaya), commission agents and dealers. The other service workers include musicians, launderers, shoeshiners, barbers, night-soil removers, photographers, vehicle repair and other maintenance workers, brokerage and middlemanship, ritual services, magic, and traditional medicine. Private transfer payments include gifts and similar flows of money and goods between persons, borrowing, and begging. The illegitimate informal income opportunities include services and transfers. The illegitimate services consist of hustlers and spivs in general, receivers of stolen goods, usuary and pawn-broking (at illegal interest rates), drug-pushing, prostitution, pouncing, smuggling, bribery, political corruption (Tammany Hall-style), and protection rackets. The illegitimate transfers include petty theft (pick pocket), and larceny (burglary and armed robbery, peculation and embezzlement, confidence tricksters, e.g. money doublers, and gambling).

Hart sees degree of regularity rather than time input and size of cash return as the only valid basis for differentiating “informal employment” from casual income flows of an occasional nature. In other words, like formal sector employment, most informal sector employment is regular. While criticizing the formal/informal sector dichotomy, Hart notes that both sectors feed each other and, in some instances, formal sector employers are simultaneously engaged in the informal activities or vice versa. As he states:
The difficulty of placing many individuals unequivocally in either the formal or informal sectors ... when combined with the low ceiling to wage employment relative to informal maximum incomes, makes it empirically and theoretically absurd to maintain the notion of a significant status transition from unemployed or underemployment to full-time employment through the mere acquisition of a job in the organized labour force (Hart, 1973: 83).

Hart (1973: 70) notes that some informal income opportunities (artistry and tailoring), for example, “need not small capital but also a considerable amount of learned expertise”. He observes that while practitioners of these trades can improvise and reduce the burden of heavy overheads in rent by working in open spaces under shady trees, verandahs, or by partitioning off working space in their own living quarters, they cannot compromise the need to master their craft/trades via informal apprenticeship. The need to be skilful also applies to “female gin-distillers and beer brewers operating from their small compounds.” For Hart (1973: 71), these occupations are, by definition, not available to unskilled workers, although a young man or woman may acquire the necessary skills by informal apprenticeship (with minimal pay) to one of these operators over a lengthy period of time. Hart’s observations contradict the overarching view of the “informal sector,” held by the modernists in particular, as an unskilled area that needs little or no capital.

Besides capital, skill, time and knowledge, Hart sees social networks and ethnicity as factors that determine entry and level of success by individual informal sector operators, especially traders. As Hart (1973: 73) succinctly points out:

The pervasiveness of credit at all levels, and the difficulties of trading without literate aids make this an activity which must be learnt just as any other skilled or, at least, semi-skilled occupation. Ethnic group concentrations also act as informal rings inhibiting entry into certain commodity traders. The whole of meat distribution, from cattle trading to butchering, is dominated by the Islamic Hausa community, and non-Muslims have great difficulty breaking in, even at the lowest level.
While the ILO set the pace for exploration of the developmental significance of the informal sector, although overstated, Hart introduced the term “informal sector” as a useful analytical concept. Hart thus sharpened and broadened the ILO’s classification of the informal sector, outlining the sector’s developmental significance while acknowledging its developmental limitations. Importantly, Hart demystifies the modernist and ILO’s notion of the informal sector as comprised of unorganized, low-skilled, low-capital activities with easy entry.

The view that persists in Hart’s analysis, however, is that the informal sector is the preserve of the poor urban migrants (low class), despite his allusion to the fact that the informal sector ranges from marginal to large-scale enterprises (Hart, 1973: 68). Informal sector activities, especially in the contemporary period of globalization and economic restructuring, are engaged in by persons of different classes (upper, middle, lower) (Mustapha, 1992) in the developing countries. As well as migrants, the indigenous populations of the Third World urban centres also engage in informal activities.

Importantly, Hart’s conceptualization of the informal sector as a supplementary income source understates the role of the informal sector as prime income generator for those who depend solely on this sector for their livelihood. In the current era of economic restructuring, the informal sector is increasingly becoming a major income source for some Third World urbanites (Mustapha, 1992; Perez-Alemen, 1992; Tripp, 1992; Brand, Mupedziswa and Gumbo, 1993; Musyoki and Orodho, 1993), especially persons previously working in the formal wage sector (retrenched workers, workers who voluntarily resign from the formal wage employment for the informal sector employment).

Most glaring and disturbing in both the ILO and Hart’s studies is their ad hoc treatment
of women’s informal activities. While both studies acknowledged that women constitute part of the working poor and therefore informal labour force, both fail to adequately address women’s informal activities. In the ILO’s study, the family-based or household business is presumed to be based on “man-the-bread winner” as the major economic actor in the informal sector. Within this conceptualization, the roles of women become invisible as they are subsumed under those of men (Young, 1993).

Inherent in both the ILO and Hart’s typologies of informal activities is gender bias in which generic masculine terms (tradesmen, etc.) are used to describe some informal sector occupations, while forms of women’s informal activities such as knitting, hairdressing, cloth dyeing, weaving and pottery making are omitted. Apart from citing the gin and beer distilling enterprise as the domain of Ghanaian women (requiring trading and skill acquisition through apprenticeship), Hart’s analysis of Ghanaian women’s informal occupation exists more-or-less in the form of illegitimate prostitution. The ILO reinforces the notion of women and illegitimacy in their classification. For example, this report claims that women’s involvement in informal activities “such as illegal beer brewing, prostitution ... are difficult to cover statistically” (ILO, 1972: 54, 343).

The ad hoc treatment of women’s informal activities in both the ILO and Hart’s studies underscores the fact that women’s informal activities are marginalized and thus inadequately analyzed in attempts to theorize the informal sector in the late 1960s and early 1970s. The gender bias or lack of gendered analysis of the informal sector implicit in the early theorizing is also replete in the subsequent waves of informal sector theorizing in the 1980s and 1990s. Most of the informal sector theorists in the 1980s and 1990s devoted their attention to conceptual and definitional issues (Sethuraman, 1981; Peattie, 1987; De Soto, 1989; Nurual
Amin, 1996). Some theorists presented case studies of various informal sector activities (Papola, 1981; De Soto, 1989). Other scholars illustrated the role of the informal sector in employment creation and income generation. Some analysts debated the informalization process, as well as the relationships between the informal and formal sector of the urban economy, particularly in the context of structural changes in the global economy (Castells and Portes, 1989; De Soto, 1989; Mustapha, 1992; McGee, 1996).

While focusing on the politico-economic process in which the boundaries of formality/informality is determined, Castells and Portes (1989) argue that small-scale informal manufacturing businesses in the U.S.A not only complement large-scale formal businesses, but are deliberately separated from large-scale formal manufacturing businesses in order to escape labour laws and safety regulations. Within the complementary relationship between the two sectors, the informal sector fulfils the role of a cheap sub-contractor (absorbing laid off and casualized workers or providing unskilled/semi-skilled workers) to the formal sector, pegging down the latter's production and reproduction costs while weakening the bargaining power of its labour force.

Unlike Castells and Portes' characterization of the informal/formal sector relationship as complementary, de Soto (1989) argues that the relationship between the informal and formal sectors in Latin America is basically conflictual, as a result of competition between the two sectors. While noting that the Latin American informal sector emerged within the context of massive rural-urban migration, de Soto observes that the informal sector also arose as a response to 'mercantilism'- the attempt by a few capitalists to secure privileged relations with the state or politicians which they then deployed to ward-off competition. Persons who lacked such socio-economic connections were forced to earn a living by engaging in informal
activities. de Soto notes that since its emergence, the informal sector has been expanding. As well, many families are embracing informal income opportunities (household enterprise) as a survival strategy. Given the pervasive nature of the informal sector, de Soto notes that the State relates to the informal sector with ambivalence. First, it views the informal sector as a threat to the formal sector. Second, it sees the informal sector as a formidable political constituency with a growing influence. Consequently, the State tends to crush the informal sector or co-opt some of its operators. de Soto notes that in order to avoid State repression, informal sector operators pay the State a substantial amount of money or avoid investing in capital goods which are amenable to state prosecution and seizure. By over stressing the conflict between the informal and the formal sector, de Soto underplayed the sub-contracting relationship between the informal and formal sector.

Embracing and reinvigorating de Soto’s (1989) notion of “household survival strategies”, Mustapha (1992), introduced the concept of “multiple modes of livelihood” (MML) to analyze the socio-economic and survivalist behaviour of the poor, the working and professional classes in the context of structural adjustment and economic hardships in Nigeria. Unlike the pre-SAP period, where the engagement in multiple income yielding activities was associated mostly with the poor and the working class, Mustapha notes that, amidst the resource shortages generated by SAP, many working class and professionals, and even private and public institutions, are embracing MML as a survival strategy. Within the MML, the working class and professionals engage in informal activities while retaining a formal sector occupation. Mustapha observes that the informal sector is not only expanding, but also the boundary between the informal and formal sector is becoming blurred in the contemporary SAP era. The informal sector is encroaching on or ‘invading’ the formal sector, complementing and even
surpassing the formal sector in some cases, as an income source. As the middle and professional classes invest in lucrative informal activities, these activities often cease to be sideline businesses.

In spite of the contributions of the above informal sector theorists in the 1980s and 90s, they failed to adequately investigate and analyze the activities of women in the informal sector. Like the early development economists, most informal sector researchers and analysts focussed on men as the major social actors and generators of economically productive goods. Okojie (1990) and Harrison’s (1991) studies constitute two of the systematic analysis of women in the urban informal sector albeit in general. Vickers, (1991), Tripp, (1992), Musyoki and Orodho, (1993), Brand, Mupedziswa and Gumbo, (1993) and Manuh, (1994) have all touched on the activities of women in the urban informal sector within the context of SAP. Unlike the works of most early informal sector theorists, Okojie (1990); Harrison (1991); Tripp (1992); Musyoki and Orodho (1993); Brand, Mupedziswa and Gumbo (1993) and Manuh (1994) amongst other scholars have presented a gendered analysis of the urban informal sector. These scholars have shown that it is not only the case that women dominate the informal sector, but also the case that women are overrepresented in petty and low income yielding urban informal activities. Okojie (1990) and Harrison (1991) have also shown that women are overrepresented in the circulatory or commercial and service informal activities. Informal sector activities are segmented along gender (and ethnic) lines. Vickers (1991: 25) estimates that women constitute 91% of traders in Haiti, 88% in Ghana, 54% in Thailand, 39% in Sychelles, 28% in Brazil, and 27% in Uruguay. The circulatory (commercial) and service activities include trade in food stuffs, household consumer goods, street vending and hawking, food vending and services, dressmaking/tailoring, hairdressing, etc. Men dominate the semi-productive and relatively high
income urban informal activities as mechanics, furniture-makers, electricians, welders, drivers (bus/taxi, motor-cycle etc.), barbers, tailors, hoteliers, house/store landlords, transporters, etc. Okojie (1990), Harrison (1991), Brand Mupedziswa and Gumba have analyzed the complementary albeit subordinate relationships between the informal and formal sectors, as well as the role of women in the informal/formal sector dynamics. Through the low-income urban informal sector activities of women, women help to reduce the cost of reproducing labour for the formal capitalist sector and other informal sub-sectors. While serving the needs of domestic consumer, women in the informal sector indirectly fulfil the needs of foreign corporate capital (via the supply of cheap consumers goods and the reproduction of labour). As well, women provide a substantial amount of unpaid labour in small-scale family enterprises, and underpaid labour as informal sector employees where they (and their children) work for long hours, sometimes in poor conditions. As informal women operators supply goods and render services to the formal labour force, women also rely on the formal sector for some of the commodities they sell or the materials they use for their informal activities. Unemployment, poverty, lack of capital (credit) and social networks, lack of education, and the flexibility of combining informal activities with familial responsibilities are said to be responsible for the dominance of women in the informal sector, especially in petty and low income informal activities (Okojie, 1990; Harrison, 1991; Musyoki and Orodho, 1993; Brand, Mupediziswa and Gumbo, 1993; Manuh, 1994).

Most of women’s informal operations fall within the circulatory (commercial) and service activities (Okojie, 1990; Harrison, 1991) usually regarded as “unproductive” and thus non-economic in development statistics. The circulatory albeit commercial and service orientations of most women’s informal activities contradict the “productivity” ethos
emphasized by SAP. The complementary-cum subordinate relationship between the informal and formal sectors and women's overrepresentation in petty and low-income informal activities make women operators vulnerable in times of economic transformation and hardships. Given the domestic orientation of most informal activities and the circulatory nature of most women's informal activities, it becomes understandable that SAP, which emphasizes "productive" and international market tradable ventures, may not address the needs of women.

As well, the marginal legal and non-rationalized status of the informal sector vis-a-vis the legal status of the formal sector predisposes the informal sector to a "hostile policy environment, which denies it access to the advantages offered to the formal sector such as the availability of credit, foreign exchange, and tax concessions" (Todaro, 1992: 255). Within this hostile policy environment, women informal sector operators are further disadvantaged than men operators. Where or when institutional resources are available for informal sector operators, women often lack the collateral securities (land, house, and other durable properties), time, information and contacts necessary for procuring credit or foreign exchange. By virtue of men's privileged position in the society, they are more likely to own land, house, as well as have the time, information and contacts crucial for obtaining credits and other resources.

The Structural Adjustment Regime

Structural adjustment, which includes a planned effort to reform an economy experiencing economic crisis along the lines of free market ethos, is grounded in the neo-classical/liberal approach to development (see table 6, page 75).

Within the neo-classical/liberal paradigm, efficiency and optimality constitute the criteria for determining economic success. Consequently, an economy is assumed to be
efficient and more productive if, and only if, the economy is the driving force of the society.

Table 6: The Neo-classical/liberal Basis of Structural Adjustment Programmes*

<table>
<thead>
<tr>
<th>Liberal Theory</th>
<th>SAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neo-liberal economics is a value-neutral objective science.</td>
<td>Presumptions that SAP constitute a neutral and universal panacea to World economic crisis.</td>
</tr>
<tr>
<td>Society exists outside of the economy. All economies are more-or-less structurally similar.</td>
<td>Presumption that the economic system is the epicenter of the society.</td>
</tr>
<tr>
<td>The individual rather than a group, class or society is the relevant unit of analysis. Similarly, the firm and household are the relevant socio-economic units of production and consumption.</td>
<td>Domestic Arena: Encouragement of private enterprises. Privatization and commercialization of public enterprises as the best way to increase efficiency and improve productivity. Foreign Arena: An enabling environment for foreign investments.</td>
</tr>
<tr>
<td>The household is made up of a nuclear family of husband, wife and children. As a socio-economic unit, there is equal control over resources and power of decision-making between all adult members in matters affecting the household livelihood. Within the household, there is gender division of labour with the man playing the active role of breadwinner in the public domain (product market). The wife plays the role of housewife, mother and home manager in the domestic domain (subsistence/informal, etc.).</td>
<td>Presumption that the household is a single and unified unit with equity among members. Men's roles are more-or-less in the market, women's roles unlimited in the domestic, subsistence and public arenas.</td>
</tr>
<tr>
<td>There are limited resources and economics act as a tool for the allocation of resource (call for prudent management of resources, reduced consumption, increased savings and investment).</td>
<td>Demand Side - Demand restraint at the national economy level: cuts in government expenditure (social services, essential commodities, agricultural subsidies), credit control, cuts in public sector employment and in real wages.</td>
</tr>
<tr>
<td>Human nature is motivated by consumption and personal greed. Investment constitutes future consumption. People's needs/wants are insatiable.</td>
<td>Presumption of demand restraint at the individual, household level, prudent or modest use of resources.</td>
</tr>
<tr>
<td>Freedom of individuals from institutional/societal constraints makes for greater freedom of choice.</td>
<td>Presumption that individuals in a democratic society, are free agents capable of making decisions, choices and preferences.</td>
</tr>
<tr>
<td>When people act in their best interest, the most efficient use of resources for the economy as a whole is a result.</td>
<td>Presumption that free individual choice makes for efficient use/allocation of resources.</td>
</tr>
<tr>
<td>Market forces of demand and supply determine the allocation of resources. While consumers' insatiable wants fuel demand, competition among firms fuels supply. Government should rarely intervene in the economy.</td>
<td>Supply Side - Price Policy: Reduced government intervention via price deregulation, reduction or abolition of subsidies, increase in agricultural prices (food crops), raised charges for public services and by public enterprises. Credit reform: More unified credit markets, higher interest rates, more agricultural credit (export/cash crops). Trade Policy: Devaluation, foreign exchange auctions, and import liberalization, export promotion via export incentives and institutional support. Administrative Reform: Strengthening institutions through training, technical assistance, Reorganization, etc.</td>
</tr>
<tr>
<td>The economy is self-equilibrating and capable of long-run growth.</td>
<td></td>
</tr>
<tr>
<td>Capitalism is the most efficient system of economic organization.</td>
<td>Presumption that free-market economy is the most viable economy.</td>
</tr>
</tbody>
</table>

It is argued that market forces of demand and supply determine the allocation of resources in an efficient and productive economy. There is no State intervention in the regulation of goods and services. As well, there is competition between free and self-interested individuals and firms. Importantly, the neo-liberal perspective assumes that only activities with monetary value and price count as economic and productive activities. As well, the individual, household and firm are seen as economic actors and units of analyses. According to the neo-liberal theorists, there are free and self-interested individuals (households and firms) unconstrained by the State and society. On the whole, efficient and productive economy is capitalist (Sparr, 1994).

The neo-liberal assumption of a detached economy amounts to a decontextualization of the economy from the society (culture and polity) upon which the economy is based. Besides, a detached economy approach presupposes that all economies are structurally similar. Consequently, in re-aligning with the free-market orientation, all economies must adopt the same developmental path, namely capitalism. The ahistoric notion of society inherent in the neo-liberal approach becomes problematic for the IMF/World Bank’s universal or across-the-border structural adjustment programme as the most viable solution to the economic crisis of the Third World and East European countries. Most Third World and East European countries beset with economic crises are structurally different in terms of their history, polity, level of social and economic development - resources, capital, labour, technology, and product markets (monetization) of the economy. As well, the institutionalized patriarchal and class structures which also influence the allocation of resources to different segments of people in the crisis-ridden Third World and East European countries differ. For instance, in predominantly Islamic
societies of Africa, the middle East and Asia, laws, customs (culture) and religious injunctions may prohibit women from engaging in paid employment in the public domain (formal and informal sectors).

Importantly, the neo-liberal analysts’ and SAP designers’ (IMF/World Bank) attribution of value to activities with monetary reward or price, as well as to activities defined in terms of international market tradables, not only impinge on but undermines the core activities of women as unpaid reproducers of labour and community volunteers, underpaid producers of subsistence food crops (in the agricultural sector), and poorly-paid providers of goods and services in the informal sector. In most parts of the world, including Nigeria, women perform the bulk of the unremunerated work associated with bearing and rearing children, maintaining adult labour, and caring for the disabled, the aged, and the sick. Similarly, women perform most of the societal unpaid volunteer work (Chinery-Hesse et al., 1989; Elson, 1992, 1996; Sparr, 1994). As Sparr (1994: 6) aptly states in her critique of neo-liberal theory:

...[I]n many countries, women provide products, labour and services as part of family obligations, reciprocal household responsibilities, mutual aid, etceteras. This theory [neo-liberal] considers work performed, services rendered and products made that do not have explicit price to have no economic value (price and value are conflated).

To this, Sparr (ibid: 6) adds that “[a] corollary of this [non-treatment of women’s reproductive and voluntary works as economically valuable] is the fact that neo-classical economics treats human beings as non-produced inputs, similar to land. Thus, much of what society deems as women’s work (bearing and raising children, preparing and growing food for family use, cleaning the house, gathering fuel and water, etcetera.) is rendered invisible and unimportant for understanding how economies work.” Elson (1996: 71-72) made a similar observation when she criticized macroeconomics theorists of neglecting “one whole area of production, the
unpaid production of human resources; and ... the interdependence between this area of production [- unpaid domestic labour] and the areas that macroeconomics is concerned with [- marketed output].” Elson (ibid: 71) notes that:

The omission of women’s unpaid work in human resource production is not simply the result of the conceptual complexities and practical difficulties of measuring it. It is also the result of implicit assumptions built into the theory of the determinant of the level and pattern of economic activity. If women’s capacity to undertake unpaid domestic labour is implicitly treated as infinitely elastic, able to stretch so as to make up for any shortfalls in purchased inputs required sustaining human resources, without diminishing women’s ability to undertake other forms of production, it will not have any determining effect upon the level and composition of overall national output rate of growth, and there seems no need for macroeconomic analysis to take it into account.

Elson (ibid) further observes that human resources have intrinsic value vis-a-vis the instrumental value associated with marketed outputs of prime interest to macroeconomics analysis. Not withstanding the purported rationality for omitting women’s unpaid domestic labour, Elson (ibid: 71) warns that:

... there are limits to the time and efforts women can supply when there are substantial falls in the level of national output and disruptive changes in its sectoral composition, breaking point may be reached, and women’s capacity to care adequately for their families may collapse, undermining the human resource base of economic activity. This in turn is likely to have a negative feedback on economic growth and the balance of payments, directly through the shortfalls in human skill, and indirectly through the diversion of public expenditure from more directly productive uses to the tasks of policing, and repairing the damaged fabric of society through ‘social work’.

Similarly, Sparr (1994: 17) notes that “[i]n cutting back on public services, for example, governments have implicitly relied on a quiet army of wives, co-wives, mothers, daughters, aunts, grandmothers, sisters, female friends and neighbours to pick up the slack.” Elson (1989: 68), observes that:
what is regarded by economists as ‘increased efficiency’ may instead be a shifting of costs from the paid economy to the unpaid economy. For instance, a reduction in time patients spend in hospital may seem to be an increase in the efficiency of the hospital... the money costs of the hospital per patient fall but the unpaid work of women in the household rises.

The gender bias inherent in neo-liberal economic theory and Structural Adjustment Programmes accounts for the definition of women’s reproductive and voluntary work as valueless, and women’s subsistence and informal activities as work of minimal economic value. By virtue of the treatment of women’s reproductive and voluntary work as non-work and of human labour as a given, fixed and non-produced factor of economic production, it becomes inevitable that SAPs would not guarantee women the resources - social services and essential commodities - crucial for the reproduction of human labour. Little wonder, therefore, that SAP emphasizes cuts in areas that are essential to women’s reproductive and community welfare functions.

A corollary to the neo-liberal notion of women’s labour as limitless is the conception of labour as mobile - freely available at the disposal of capital. By the conception of labour as mobile, neo-liberal analysts fail to appreciate the role of laws, customs and traditions in limiting women’s participation, particularly in public paid employment, certain kinds of jobs deemed “masculine”, or jobs that are performed at night. The disapproval by some husbands of their wives working outside the home limits the mobility that women have in terms of public paid employment. Faced with these constraints, women tend to remain in the unpaid subsistence or poorly paid informal sectors which make them vulnerable in times of economic hardships such as SAP’s.

The neo-liberal assumption of a free and self-interested individual who is capable of
making rational choices falls short of fitting what exists in the real world. Individuals are products of the society and culture that define, shape and constrain them. Patriarchal, class and racially segregated societies define, shape and constrain men and women, people of different classes and ethnic groups differently. The “choices” that individuals make are not necessarily a result of their free will. Individual “choices” are influenced by socio-cultural, economic and political factors. For instance, in most patriarchal cultures, men and women are socialized differently and thus likely to grow up with different behavioural patterns, tastes, preferences and expectations. Women’s potential reproductive responsibilities and multiple roles tend to limit their “choices” and aspirations. As Sen (1990) rightly points out, women in gender unequal societies often do not possess the same clear knowledge as men of their own needs, interests and rights, which disadvantages women in intra-household relationships. He used the term “cooperative conflict” to characterize the intra-household relationships between men and women. Cooperative conflict includes the tendency of men and women to work together to enhance the condition of household members, while remaining divided over who does what work, and who gets what benefit in the process. Sen notes that even though the dynamics of most intra-household relationships are characterized by cooperation and conflict, women are at a disadvantage in bargaining because of their limited resources and subordinate position (i.e poverty and social disapproval as singles or parents and multiple responsibilities - frequent pregnancies, child bearing and rearing, etc.). Similarly, Sparr (1994: 17) notes that “[b]ecause of their enculturation, females and males may not make decisions or respond to situations in the same way.” Closely related to the neo-liberal analysts’ notion of free, self-interested and rational individual is the notion of the household as a unitary, harmonious unit. Within the harmonious unit, men and women’s interests and needs are deemed to coincide. Consequently,
any difference is seen as an aberration, which would soon be realigned, to the joint utility function of the household. All decisions are seen as working towards maximizing utility and therefore satisfying the needs of the household members. Gender differences in interests, needs and intra-household power dynamics, or what Palmer (1991: 3) terms “gender-based market distortions,” are underplayed and viewed as unimportant. Evidence from disaggregated household studies (Chinery-Hesse et al., 1989: 42; Erinosho and Fapohunda, 1989; Sparr, 1994: 17-18; Elson, 1996: 73) has shown that men and women react to (increases in) their income differently. Whereas men often spend a substantial portion of their income on luxury items (alcohol, cigarettes, gambling, female/male friends or prostitutes, more wives, etc.), women devote a substantial part of their income to collective household needs (food, children’s clothing, health, educational expenses, and household items). Sparr (1994: 18), therefore concludes, “increases in income can have greatly different social welfare implications depending on the gender of the recipient.” In other words, enhanced income for women is likely to result in improved welfare and socio-economic conditions of the family. Commenting on SAP and its implications for women within the context of an unequal gender division of labour and intra-household power dynamics, Elson (1996: 73) succinctly states that “[t]he hidden ‘equilibrating factor’ is women’s ability to absorb the shocks of stabilization programmes.” Similarly, Palmer (1991) notes that in paying for the “reproduction labour tax” (women’s unpaid reproduction and family maintenance work), whose “terms of intra-household trade” are biased against women, women are prevented from devoting time to income generating activities. Adding, Palmer warns that “gender-based-market distortions” are likely to intensify rather than dissolve as structural adjustment progresses in most parts of Africa [and the world if I may add].
In sum, women are “structured-out” because gender is not adequately integrated in the formulation of Structural Adjustment Programmes. Fashioned from the lenses of western capitalist men, SAP is conditioned by capitalist patriarchal ideologies. Within these ideologies, the unequal power relations between men and women are not only ignored but deemed to be non-existent. Similarly, the unpaid reproductive, community, subsistence agricultural and informal activities of women are deemed to have no market price or value and thus are omitted in SAP policies. Yet, women’s reproductive, voluntary, subsistence and informal activities are crucial for reproducing human labour, hence for capital. Like land, human labour is seen as intrinsic and thus unproduced. Women’s labour is assumed to be infinite and limitless. In other words, women are assumed to be overly energetic and, therefore, can be used and reused as capital/SAP desires. Yet, women are just as human as men, capable of being exhausted, ill and overworked. Given that the core activities of most women fall within the non-market outputs or tradables of interest to capitalism and its reformist tool - SAP, it is no wonder that most of the areas that SAP’s formulators (IMF/World Bank) target for restraints and cuts are those crucial for the fulfillment of women’s multiple roles.

SAP Implementing Mechanisms and Institutions

Until the late 1980s, the IMF/World bank failed to acknowledge the adverse effects of their prescribed macro-economic reform policies on Third World economies and on the different segments of the various countries’ populations, especially the poor, women and children. The impetus for the IMF and World Bank to realize the negative effects of economic reform policies was based on the review of the impact of structural adjustment programmes on the peoples of Africa, Asia and Latin America carried out by Cornia (1987a), Cornia, Jolly and
Stewart (1987), Pinstrup (1987), UNICEF (1987), and the United Nations Economic Commission for Africa -ECA (1989), amongst other reports. In his examination of the effects of adjustment policies between 1980 and 1985, Cornia (1987a: 66) concludes that “over-all, prevailing adjustment policies tend to increase aggregate poverty or, in other words, the number of people and children living below the poverty line.” Drawing upon evidence from eleven countries in Latin and Central America, Africa and Asia, Pinstrup (1987) observes a decline in the health and nutritional status of these countries’ populations. He states that the essential variables that establish the link between macro-economic adjustment and nutrition are the real income of the poor, the price of food and other necessities, and access to government services and transfers. He points to “massive evidence of falling real wages, rapidly increasing food prices, reduction in transfer programmes to the poor, and reduced government expenditures on primary health care and education” (Pinstrup, 1987: 29).

In its “Adjustment with a Human Face”, the UNICEF (1987) drew the attention of the IMF/World Bank to the social implications of adjustment, especially for the most vulnerable groups - poor, women and children. UNICEF proposed the following as essential components of “Adjustment with a Human Face”:

1. Expansionary macro policies to sustain levels of output, investment, and satisfaction of human needs over the adjustment period, gradually moving to acceleration of development. This strategy typically implies a different timing of adjustment, requiring medium-term external finance.

2. Meso (albeit intermediate/short term) policies designed to help fulfil priorities in meeting the needs of vulnerable groups and promoting economic growth, in the context of limited resources. These policies would include taxation, government expenditure, aid, credit, foreign
exchange, and asset distribution, which together help determine the distribution of incomes and resources. Since the resource constraint, which historically always faced developing countries, is greatly tightened by the requirements of adjustment, there is a correspondingly greater need to improve the allocation of resources. Priorities include those expenditures and activities that help maintain the incomes of the poor and contribute to the production and delivery of the basic goods and service they need, as well as investments and other imports essential for growth.

3. Sectoral policies to achieve restructuring in the productive sector within any aggregate level of resource availability, promoting opportunities, resources and productivity in the small-scale sector, both in agriculture and in industry and services.

4. Policies designed to increase the equity and efficiency of the social sector by redirecting efforts and resources from the high-cost areas, which do not contribute to basic needs, towards low-cost basic services, and by improving the targeting of interventions. Active support for a new range of initiatives which mobilize people for health and education, and for greater community action in such areas as housing, water and sanitation.

5. Compensatory programmes to protect the basic living standards, health and nutrition of low-income groups during adjustment, before restructuring of production and economic growth have raised output and incomes sufficiently to enable the most vulnerable to meet minimum acceptable standards of living.

6. Monitoring the living standards, health and nutrition of the vulnerable during adjustment on a regular basis (quarterly for some items, as with much economic data), processed speedily so that progress can be assessed and the design of programmes modified accordingly. Monitoring of human dimensions should be given at least as much weight as monitoring monetary

The Economic Commission for Africa (1989) is also critical of the IMF/World Bank-engendered Structural Adjustment Programmes. The Commission is of the view that SAPs have not worked for African countries. Arguing that SAPs have stunted African countries’ socio-economic development while deepening their indebtedness to the IMF/World Bank and other foreign donor institutions, the Commission urges that “Structural Adjustment” based on things should be replaced with “Structural Transformation” based on people/human beings.

In response to the call to humanize the adjustment process in order to enhance the lives of the vulnerable groups, the World Bank, in collaboration with some international institutions (United Nations Development Units and the African Development Bank), launched a Social Dimension of Adjustment (SDA). A SDA unit was established to address the poverty problems of African debtor countries. In conjunction with governments of the Third World countries, the World Bank also embarked on compensatory programmes to alleviate poverty amongst vulnerable groups. The Ghana Programme of Action to Mitigate the Social Costs of Adjustment (PAMSCAP); Bolivia’s Emergency Social Fund; Jamaica’s Food Assistance Programme; Peru’s community organization (Junta), communal and community kitchen; The Ecuadorian Government’s open market, collective kitchen and neighbourhood stores; Zambia’s Social Action Programme, are some of the examples of the initiatives taken by the World Bank to alleviate poverty amongst the most vulnerable. Other programmes include public works, food-for-work, job retraining/reintegration programmes, credit/financial assistance, supplementary feeding programmes (food stamps, coupons) and the establishment of women’s units/commissions/bureaux in different Third World countries. How have women fared in some of the aforementioned initiatives set up by the World Bank in alliance with the
governments of the developing countries?

Feminist critics of the World Bank initiated Social Dimensions of Adjustment (Chinery-Hesse et al., 1989; Vickers, 1991; Elson, 1992; Sparr, 1994; Manuh, 1994; Galli and Funk, 1995) have argued that the programmes have not substantially enhanced the lives and status of women. For instance, Manuh (1994) has shown that under Ghana’s Programme of Actions to Mitigate the Social Costs of Adjustment Programmes (PAMSCAP), most Ghanaian working class women who were laid-off were neither “redeployed” nor assisted with credit to set up their own businesses in the informal sector. Vickers (1991), and Galli and Funk (1995) have observed that in most rural agricultural and development projects and settlement schemes in Gambia and Guinea Bissua, resources were given to men, while women were denied access to similar resources. This distribution occurred in spite of women’s significant roles in agriculture. The notions of women as farmer’s wives and helpmates, and men as farmers and household heads, continue to inform or guide policy makers-cum-executors in their implementation of development projects.

Like most supplementary feeding programmes, the Jamaican Food Assistance Programmes, Ecuadorian Governments collective kitchen, and Peru’s community kitchen, emphasized the reproductive roles of women and their dependency as “beneficiaries” and not as producers of goods and services. Elson (1992) has pointed out that because of the narrow focus of a substantial number of the poverty alleviation programmes, they only provide a template for meeting some of women’s (and poor persons) immediate or practical needs and not women’s strategic needs of transforming the gender and class structures that disadvantage them. Most of the World Bank’s poverty alleviation programmes, in Elson’s view, reinforce the dependency of the poor and women rather than their empowerment. Elson (1992: 40-41)
observes that the collective community organizations for self-help and delivery of social services much acclaimed by UNICEF and the World Bank as innovative survival strategies not only:

formalize the informal female support networks that women everywhere construct, but they perpetuate the idea that unpaid labour, for the benefit of others is “women’s work” and they construct women’s role in community organizing as an extension of their domestic role. Men’s role in collective organization in the community is typically different: ... local political organizations [are] run by men, with mainly male members, while women organized collective consumption groups. Thus, for instance, in Lima, Peru, the Junta Communal is most frequently led and controlled by men while women run community kitchens. [Similarly a] more community-based approach to the delivery of social services [often] means ... more mobilization of the unpaid labour [and limited time] of women as volunteers in the provision of health care and social infrastructure. The UNICEF urban basic-services program in India actually pays the men involved in the program, as officials, but requires unpaid work of women for its implementation. Such schemes, while appearing to reduce the cost of services; simply add to the burdens of women.

Chinery-Hesse et al. (1989: 89) have earlier noted that most of the World bank poverty alleviation programmes:

... cover only a few countries; [and] are not yet being given the resources and priority they deserve, and in terms of implementation have often fallen seriously below plans and expectations. Moreover, since many of the measures have been responsive rather than anticipatory, they still seem to be given a secondary role and to have much of a compensatory or mitigating character rather than an avoiding one. There has been no attempt to redesign the structural adjustment policies themselves to reduce their harsher effects for vulnerable groups.

Chinery-Hesse et al (1989: 4) conclude that “[t]he problem of existing adjustment is not its omission of a few projects for women - but its failure to take adequate account of the time, roles, potential contribution and needs of half of each country’s population.” It has also been stated by feminist critics (Chinery et al., 1989; Sparr, 1994) that the women’s units, for
instance the Women in Development Unit (WID) set up by the World Bank in 1987, and
Women Bureaux, Commissions, departments, initiated by the World Bank in collaboration
with the United Nations Development Units in Third World countries, have neither fully
integrated women in development nor paid adequate attention to issues of concern to women.
While noting that the World Bank is beginning to be gender-sensitive in its poverty alleviation
programmes, Sparr (1994), however, observes that lapses still exist between project
preparation and actual implementation. Chinery-Hesse et al. (1989: 87-88) made similar
observations when they state that:

... while ... most governments now have “women’s” units, bureaux,
departments or even ministries, it appears that few if any of these institutions
are in a position to influence structural adjustment policies and programmes
in a decisive way. As for the IMF and the World Bank - the two key
international institutions in the design of structural adjustment programmes -
our findings were similarly pessimistic. One of them [IMF] appears almost to
ignore the subject of women and structural adjustment, at least in terms of
substantive operational considerations; the other [World Bank] while having
a Division [WID] dealing with the broader issues of women-in-development,
does not give it much direct operational role. Other international
organizations [UNICEF, UN, WHO, FAO, etc.] give more substantive
treatment to issues connected with structural adjustment and women, but
have less financial ‘clout’ in influencing the way in which the policies and
programmes are formulated and implemented.

From the above review of SAP-implementing mechanisms and institutions, it could
be said that SAP impacts negatively on women by virtue of the narrow, consumption-
orientation and gender-bias structures of the Social Dimension of Adjustment initiated by the
World Bank to alleviate poverty among the poor, children and women. While emphasizing
women’s unpaid reproductive and community activities, in most cases the SDA underplayed
the productive roles of women that are crucial for their socio-economic empowerment.
Women's Attitudes and Behavioural Patterns

Previous studies have paid little or no attention to the altruistic propensity and fatalist disposition of women in accounting for why SAPs impact more adversely on women. Women appear to be “sacrificial lambs” of their families and communities. In their quest for socio-economic and political resources, women seem to be rather fatalistic, indifferent and less assertive. At the household level, women devote a disproportionate amount of their meagre resources, time, and energy than men to familial well-being (Chinery-Hesse et al., 1989; Elson, 1992; Sparr, 1994; Galli and Funk, 1995). At the community level, women, individually or collectively serve as selfless and unpaid volunteers for the welfare of the people (Chinery-Hesse et al., 1989; Vickers, 1991; Elson, 1992). In hard times, women collectively mobilize resources through their informal networks (rotational credit association, etc.).

Women’s altruism, lack of assertiveness and collectivism make them particularly vulnerable in situations of economic hardship where survival depends on the capitalist ethos of competition, individualism, assertiveness or aggression. Similarly, women’s altruism, selflessness and cooperatism make them susceptible to over-exploitation (self, familial, community, state, SAP advocates - national and international) in austere periods.

Although most behavioural scientists share the view that women are less assertive and more relational than men are, scholars disagree on the cause/s of women’s atrophied aspirations, non-assertiveness, altruism and connectedness. Among the theorists that have attempted to explain women’s less assertive and relationally-oriented behaviour are the conservatives - psychoanalysts (Freud, 1966), functionalists (Parsons, 1954), and the psychoanalytic feminists (Thompson, 1964; Horney, 1973; Chodorow, 1978; Rubin, 1982;
The conservative psychoanalytic perspective (Freud, 1966) views women’s less assertive tendencies and subordinate position as an outcome of their biological configuration—penis deprivation (castration), envy, fear of and submission to what is masculine. The less conservative functionalist paradigm (Parsons, 1954) sees women’s less assertive behaviour as socially mediated, but nonetheless a by-product of their psychological disposition. Unlike Freud, Parson posits that sex roles and sexual identities are socially acquired through socialization and the internalization of appropriate gender roles and personality attributes. Boys and girls learn their sex roles via parental socialization. However, as infants are nurtured primarily by their mothers, they tend to depend on their mothers for erotic gratification—feeding, emotional, and clothing needs. Since fathers are more-or-less working outside the home, the social distance created tends to make children less dependent and more fearful of their fathers. As boys grow older, they learn the masculine roles associated with adult male; however, since the father is nearly always out of the home, boys tend to associate with what is “not feminine”. Unlike boys, adult girls continue their feminine sex role socialization via either their mothers or other female adults while distancing themselves from their fathers. While acknowledging that there may be strains in the socialization process in which an individual male or female is inappropriately socialized and consequently exhibits behaviour incongruent to his/her sex role and identity, Parsons states that such occurrences are an aberration rather than the rule. Consequently, normal and successful sex role socialization gives rise to women who have the capacity and desire to nurture children, and men who are endowed with the capacity to achieve and be successful in public employment.

Parsons’ assertion that the sex role division of labour is functional to a harmonious society has been criticized by psychoanalytic feminists (Thompson, 1964; Horney, 1973;
Chodorow, 1978) as reinforcing male dominance. Thompson (1964) sees female passivity as an outcome of a set of asymmetrical male/female relationships in which frequent deferral to male authority results in weaker egos for women. While observing that feminine and masculine identities do not arise from fixed female and male biologies, Thompson argues that gender identities arise from ever-changing societal ideas about femininity and masculinity. Thompson concludes that women's inferiority and lack of confidence are embedded in culture and the cultural deployment of biology, rather than in biology itself as posited by Freud. Thompson views transformation of the legal, political, economic and cultural structures as crucial to transforming women's psychology. Horney (1973) accepts that women lack penis, but denies that women are defective or incomplete by their non-possession of a penis. Horney states that patriarchal culture defines women as feminine (passive, inferior, less assertive, etc.) and makes women believe that “femininity” (a defensive adaptation to male domination) epitomizes their true selves.

While noting that mothering is not natural to women or conditioned by society per se, Chodorow (1978) asks why is it that over ten years of feminist theory, empirical research and practice have failed to explain the persistence of gender roles, in spite of efforts to eradicate them. For Chodorow (1978), the time in which most sex role socialization occurs is a stage in which an infant is too young to consciously and voluntarily refuse or accept to participate in sex-role typing. For Chodorow (1978), femininity is not an identity that a girl deliberately chooses to assume. Instead, notes Chodorow, femininity is a slow, gradual process that engulfs the psyche of a girl, before she is self-consciously aware of herself as “a girl”. Consequently, the desire to mother, as the desire to be feminine, is engrained in girls before they become women. In other words, mothering is neither learnt through imitating mothers nor through an
act of will to mother. For Chodorow, the act of mothering is unconsciously learnt and passed on to daughters from one generation to the other. The act of mothering, and by implication women’s subordination, is reproduced independent of our conscious intentions. Women’s relationality, connectedness, intimacy, emotionality, and dependence stem from the prolonged connection, which they experience with their mothers and their subsequent mothering roles. Men’s erratic connection to their mothers makes men distant and dissociative from women. As a result, men tend to be less relational, less emotional and more assertive, independent and autonomous.

Although the above psychoanalytic object-relation theorists explain the origins and processes through which micro gendered self-concepts, personality, emotional and cognitive traits (self-centredness/altruism, assertiveness/less-assertiveness, connectedness/disconnectedness, cooperativeness/individualism, etc.) are socially and psychologically acquired by men and women, other macro-structural forces which generate and reinforce gender inequality, such as exclusionary laws, extend inequalities between men and women and thus the subordination of women. From the above theoretical discussions, several forces seem to influence the adverse effects of SAPs on women in the informal sector, as well as women’s response to SAPs. The forces are summarized through a framework for the study in the section that follows.

**Summary and Theoretical Framework for the Study**

The literature reviewed in the preceding pages is summarized by the theoretical framework for the study diagrammatically represented in figure 1, on page 96. Most of the studies reviewed share the view that the impact of SAP on women is due to women’s low-
socio-economic status, multiple and unpaid familial responsibilities, and gender- and class-biased institutional structures and policies that deny women access to resources. A few of the studies indicate that the dominance of women in petty and small-scale informal activities, as well as the subordinate role that women play as suppliers of cheap commodities and services for the reproduction of capitalist labour, account for their vulnerability to the adverse effects of SAP. Some of the studies show that although SAP is biting hard on women, women are, nevertheless, imaginatively resisting SAP’s oppression through numerous strategies (individually or collectively). Furthermore, while disparately identifying some of the factors that account for the impact of SAP on women in the informal sector, the studies pay little or no attention to the factors that emanate from the circulatory nature of work in the informal sector. Importantly, the studies do not take into account, women’s fatalistic attitude and propensity to self-abnegate in their analyses. Given that the studies focused rather discretely on factors that influence SAP’s impact on women in the informal sector, there is a need for a coherent analytical framework for understanding the impact of SAP on women in the informal sector. Figure 1 (page 96), which represents the framework for the study, is an attempt to fill the gaps in the literature mentioned above. The Figure may be read from top left through top right, bottom right to bottom left. Figure 1, delineates the forces that led to the adoption of SAP by most Third World countries, including Nigeria. The forces are two-pronged: internal and external. The internally generated causes include the LDCs un/underdeveloped industrial sector, limited inter-sectoral linkages, agricultural neglect, particularly of food crops produced by women, capital flight by Third World elites, politicians and their foreign allies. The external forces include the unequal trade relations between the LDCs and MDCs, LDCs’ primary product dependency which not only attract a low price but is also vulnerable to the vagaries of
the international market, and the control of LDC's strategic industries by foreign MNCs. SAP is guided by free market ethos such as economic rationality, efficiency, competitiveness, law of demand and supply, non-government intervention, optimal utilization of resources, as well as minimal consumption. SAP packages are designed in line with free market principles. The packages as shown in Figure 1, comprise export promotion of cash crops, textiles fabrics and other commodities. Other components of the packages are rationalization of work conditions (employment embargoes, wage freeze, retrenchments, etc.) in order to enhance efficiency and productivity, trade liberalization, deregulation (reduction of trade barriers and free flow of goods and services), and currency devaluation (reduction of the value of local currency in relation to foreign currencies in order to enhance export). Also included in SAP packages are withdrawal of subsidies on essential commodities and agriculture, and cuts in social services (state withdrawal in the provision of public services to minimize cost and enhance efficiency), privatization (intensification of the private ownership of businesses and resources), and the provision of conducive environment (incentives) to attract foreign investment (mostly MNCs).

SAP has different and unequal consequences for the different segments of the Third World populations. Women, children and the poor are adversely affected by SAP by virtue of their limited income, as well as their reliance on state-funded public services, essential commodities and agricultural inputs.

This study sees the impact of SAP on women in the informal sector as arising from a constellation of several forces and processes: macro-societal, meso-institutional and micro-individuated. The macro-societal forces include (a) the Third World's narrow and discriminatory opportunity structures which predispose women to unemployment, illiteracy and work in the poorly paid formal, subsistence agricultural and informal sectors and (b) the
nature of the informal sector in which women are overrepresented in small-scale, circulatory, service and low income activities, and the subordinate relationship between the informal and formal sector in which women reproduce labour at low cost for the formal, corporate sector. The meso-institutional forces are (a) the gender-biases of SAP in which women’s work (reproductive, community, agricultural and informal activities) is not only structured-out but also deprived of necessary resources and (b) the narrow focus of SAP’s poverty alleviation programmes which emphasize women’s reproductive and voluntary community services. The micro-individuated forces include women’s atrophied aspirations, indifference, altruism and fatalistic attitudes (which are often exploited by families, SAP advocates - national and internal), especially in times of socio-economic hardships). The above factors were taken into account in investigating the impact of SAP on women in the urban informal sector in Nigeria.
Figure 1: A Framework for Understanding the Impact of Structural Adjustment Programmes on Women in the Informal Sector

**SAP ETHOS**
- Economic Rationality
- Economic Efficiency and Competitiveness
- Operation of Free Market Forces (Non-Government Intervention)
- Optimization of Productive Resources and Minimized Consumption

**SAP PACKAGES**
- Export Promotion
- Rationalization of Work Conditions
- Trade Liberalization, Deregulation and Currency Devaluation
- Withdrawal of Subsidies on Essential Commodities and Agriculture
- Cuts in Social Services
- Privatization
- Enabling Environment for Foreign Investment

**CAUSES OF SAP**
- External
- Internal

**FACTORS THAT ACCOUNT FOR SAP'S IMPACT ON WOMEN IN THE INFORMAL SECTOR AND WOMEN'S RESPONSE TO SAP**
- **Macro-societal**
  - Third world Underdeveloped Capitalist Economy
  - Nature of the Informal/Formal Sector
- **Meso-institutional**
  - Structure of SAP
  - Nature of SAP's Implementing mechanism/Institutions
- **Micro-Individuated**
  - Attitude of Women towards the Family and Oppressive Forces

**CONSEQUENCES OF SAP**
- Differing and Unequal on Different Segments of the Third World Population
- Women, Children and the Poor Adversely Affected
CHAPTER 3

RESEARCH CONTEXT AND PROCEDURE

This chapter describes the context in which the study was conducted, as well as the methodology used in the study.

Research Setting

This study was carried out in a Nigerian city called Jos. Jos city is the capital of Plateau State in northern Nigeria (for the research setting, Jos, see Appendix A1). The city is the political seat of the Plateau state government. Located on the northern fringe of the Plateau, Jos city stands at approximately 4,000 feet above sea level. The name “Jos”, which was derived from European mispronunciation of “Guash” (a hilly area), is a legacy of European construction. Officially named in 1915 (Audu, 1991: 6), the city constitutes one of the earliest settlements for Europeans in the northern part of Nigeria. The European and subsequent migrants’ attraction to Jos lies largely in the city’s numerous economic and tourist potentials, as well as on its mediterranean-type climate.

Jos is richly endowed with tin ore and columbite (valuable mineral resources of interests to European colonialists and the Nigerian national government). It is a centre of commerce, trade and industry. Jos’ mild weather and scenic beauty appeal to tourists and individual migrants (foreign and national) alike. Jos has a steel rolling mill (Jos Steel Rolling Mill), a tin mining industry called Nigeria Tin Mining Company Limited (NTMC), and a beer brewery (Jos international Breweries Limited (JIB), jointly owned by Plateau state government and Danish investors) with its agro-based subsidiary company - The Brewery Agro Research
Company (BARC) which produces raw materials for the Brewery as well as poultry feeds. Jos also has large scale privately owned enterprises such as the Naseredin Group of Companies (NASCO), which produces jute bags, cloth, twines, carpets and edibles like biscuits, [wafers], and cornflakes as well as household consumables. Jos has a modern market (see Appendix A2), and numerous department stores located mostly along two of its major ways - Ahmadu Bello and Murtala Mohammed Ways.

The city has a network of roads, railway and a university, banks, radio television station and telecommunications facilities. Jos tourists centres include Shere Hills (also a Citizenship and Training Centre and mountaineering place), Jos Wild Life Park and Jos Museum. Jos city also houses hotels and clubs of international standards notably the Hill Station Hotel and Plateau Hotel. Jos houses some of the most important Nigerian research, policy and training institutes such as Industrial Training Fund (ITF), National Institute of Policy and Strategic Studies (NIPSS) Kuru, National Veterinary Research Institute, National Forestry Institute, Nigerian Police Academy and National Centre for Museum Studies.

A variety of agricultural products, such as Irish potatoes, cabbage, tomatoes, beans, onions, lettuce, maize, millet ("joro"), and guinea-corn ("dawa") and "acha" (sand like grain) are grown in Jos area. The 1990 Plateau state census puts Jos, including its local government's population at 496,409, made up of persons of different indigenous ethnic groups - Berom, Anaguta, Jarawa, Maigemu, etc., and immigrants - Hausa, Igbo, Yoruba, Edo, Ijaw, Efik, Tiv, Idoma, Igala, etc. (Audu, 1991: 12-13). Members of these ethnic groups participate in the formal and informal sectors of Jos urban economy. Although there is no hard empirical evidence to support the notion of ethnic segmentation among women in the informal sector of Jos city, it would appear from my observations in the course of this study that some level of
ethnic segmentation exists among women of different ethnic groups, that Igbo and Yoruba women predominate in trading (clothing, household wares, etc.) and food services (restaurant and beer parlour), while Jos Plateau indigenous women dominate the vegetable, local soap, cassava flour ("elubo") and charcoal ("gowayi") trade.

Research Methodology

Decisions regarding the procedure for data collection for the study were informed by feminist experiential research (Mies, 1983; Klein, 1983; Fonow and Cook, 1991; Reinharz, 1992; de Goot and Maynard, 1993) which emphasizes contextualized and historically situated research on the experiences of specific “women”. Women drawn from three Nigerian ethnic groups - Igbo (eastern Nigeria), Yoruba (western Nigeria) and Jos Plateau State (northern Nigeria) - in the small-scale informal businesses in Jos city participated in the study.

Jos city was chosen for the study because of the multi-ethnic make up of its population, especially of women in the informal sector. Moreover, the available literature on global economic restructuring and women’s work in Nigeria reveals that little research has been conducted on the informal activities of urban women, especially within multi-ethnic and multi-class contexts such as the Jos urban community. The multi-ethnic and multi-class makeup of Jos and the multi-ethnic and multi-class makeup of the study’s sample allows for a cross-ethnic/class comparisons of the implications of global economic restructuring for Igbo, Yoruba and Jos Plateau State women in the informal sector.

Also to be considered is the fact that I am an insider in the Jos Community - I have lived there and participated in the informal activities of urban women (assisted my mother in her home-based tailoring and petty-trading activities). My familiarity with some Jos women’s
communities and women's social networks (associations, etc.) facilitated my access to the experiences of women in the study. Importantly, these insider and experiential advantages also enabled me to be more subjectively involved with the women, more empathetic, a better listener and carer, and above all, more appreciative of the implications of the global economic restructuring for women in the small-scale informal businesses in Jos. My subjective and emotional involvement with the Jos women resonates with the feminist notion of "non-value-free" or non-objective research (Du Bois, 1983; Klein, 1983; Mies, 1983). This notion of "non-value-free" research is reinforced by postmodernist scholars (Foucault, 1972; Gadamer, 1975; Nietzsche, 1964), and postmodern feminists (Hekman, 1990; Grant, 1993) and feminist standpoint theorists (Harding, 1991) when they point out that there is no objective value-free knowledge in the natural and social sciences. For the postmodernists, postmodern feminist and feminist standpoint scholars, all knowledge is historical, cultural, contextually and hermeneutically based on human subjective interpretation. This implies that no research is completely objective or devoid of human value judgements. Moreover, in the first instance, one's choice of topic and methodology are guided by one's subjective interests, idiosyncracies, and political and cultural inclinations. As Du Bois (1983: 107-108), observes:

The different phases of science-making involve the posing of the problem or question, then observation, naming, description, explanation, and eventually, in some fields, prediction and control of the phenomena under study. ... These "phases" are of course not strictly linear in relationship but rather circular, interactive, and reflexive. They constitute a process to some extent (especially in qualitative research), they can and do proceed together. The values and epistemology of the researcher inform each phase of the process, and, contrary to the general ideas of strict scientific neutrality, the process of science-making in fact, involves interpretation, theory-making and thus values, in each of its phases. "Naming" is probably the first order of interpretation in science and the naming of the question, the naming of one's observation, and so on - naming, the capacity to name what we see, is, as a matter of language, inherently expressive of culture.
Data Collection and Analysis

The collection of data for the study covered a period of three months, from mid April, 1997 to mid July, 1997. The research was funded by the University of British Columbia Centre for Human Settlements (Graduate Student Travel Fellowship). Data collection on the lived experiences of informal-sector urban women under SAP involved the use of a combination of: (a) structured interviews of 70 Igbo, Yoruba and Jos Plateau State women in informal businesses in Jos city (see interview schedule in Appendix E); (b) open-ended, unstructured individual interviews and focus-group of 80 additional Jos women urbanites in the informal sector; (c) observation by the researcher; and (d) analysis of secondary data from the literature, newspapers and documents. Thus a total of 150 women were involved in the study. The use of multiple research methods allowed me to “obtain a better, more substantive picture of reality; a richer, more complete array of symbols and theoretical concepts; and a means of verifying many of these elements” (Berg, 1998: 4). In other words, apart from contributing to a comprehensive picture of reality, each of the research methods used in the current study acts as a validation, verification or check on the other.

The structured interview in which I used “a detailed schedule with [relatively] open questions” (Miller, 1991: 118) allowed me some flexibility in terms of repeating or rewording misunderstood questions and in terms of the research informants responding to questions in their own words and as they desired. Relatively open-ended questions ensured that I did not impose my meanings on the research informants. Similarly, the use of unstructured interviews in which I “do not utilize schedules of questions” (Berg, 1998: 61) allowed me to obtain
accounts of the experiences of women under SAP without inputting my meanings or imposing any predetermined categorization on the research respondents. While the structured interview used enabled me to obtain some precise data of codable nature within predetermined categories, the unstructured interviews allowed for a greater depth and breadth both in terms of human-to-human interaction and in the understanding of the field of research inquiry (Denzin and Lincoln, 1994). The focus-group format, in which I questioned several women simultaneously in an informal setting allowed me to obtain more information on “the biographies and life structures of group participants” (Berg, 1998: 100), or the processes and dynamics of the group interaction and discussion. Apart from the richer or more elaborate data that can be derived from a focus-group, the format also allows for flexibility as participants express freely and completely their experiences, opinions or attitudes. It also has a great potential to aid recall and stimulate the group participants as one group participant responds or reacts to the views or comments expressed by another participant, while the group brainstorms in the discussion of the research topic (Denzin and Lincoln, 1994; Berg, 1998).

Commenting on the merits and the stimulating effects of group interaction, or what is deemed “synergistic group effect” by Stewart and Shamdasani (1990), Berg (1998: 101) points out that:

The resulting synergy allows one participant to draw from another or to brainstorm collectively with other members of the group. [Adding, Berg notes that a] far larger number of ideas, issues, topics, and even solutions to a problem can be generated through group discussion than through individual conversations. Indeed, it is this group energy that distinguishes focus group interviews from more conventional styles of one-on-one, face-to-face interviewing approaches.

The one hundred and fifty (150) women engaged in informal urban activities were purposefully selected for the study. Defined as a “form of non-probability sampling where
cases are judged as typical of some category of cases of interest to the researcher”, purposive samples are used when sampling frames or population are unavailable or widely dispersed (de Vaus, 1990). In line with all non-probability sampling, the use of purposive sample, as observed by de Vaus (1990), is not to ensure representativeness but to provide useful information on social phenomena of interest to the researcher. The use of a purposive sample in this study is based on the ethnic and class diversity of Jos women informal sector workers, whose population is not available. As well, some of the women’s informal sector workers hawk their wares by moving from place to place. The 150 research informants were selected as I moved along the streets, went to the market places, visited homes and meeting spots, and through social network contacts by friends and my siblings. Apart from the research informants identified through social network contacts for whom ethnic background are known, the ethnic backgrounds of some research informants were identified by directly asking respondents to which ethnic group they belong. As well, cues of tribal marks and languages spoken enabled me to identify the ethnic background of some of the potential research informants. In all, three categories of respondents were recruited into the study: (i) those who were apprehensive, wondering if I had links with the government (state or federal) and whether my contact with them would affect their businesses negatively through fines and levies, (ii) those who wanted me to air their views and problems to the government and development agencies (both national and international) with the anticipation of solutions or at least some relief for their problems, and (iii) those who conceived my study purely as an academic endeavour geared towards completing my studies as a student. While all the research participants were greeted, informed of who I was and told the purpose of the study before interviewing them, efforts were made to address the specific concerns of the above categories of women. The concerns of the first
category of women who were particularly apprehensive and wondered if I had links with the
government were resolved after reiterating that I was a former resident of Jos (who resided
with her parent/mother at No 18 Kashim Ibrahim street), who is currently studying in Canada
(see the letter introducing me as a student of the University of British Columbia in Appendix
C). The respondents were then told that I had no links with the government and that the study
was not in any way intended to hurt them and their businesses. The second and third categories
of respondents were told that their views and problems would be made known to the
appropriate bodies on completion of the study through presentations, publications and by
making my findings available to government/s and development agencies (national and
international). Each of the research participants who was interviewed individually was given
the choice of participating as a respondent on either the relatively structured interview format
or the unstructured interview format. As a result, the interview format was dictated by the time
constraints and personal convenience of the participants. The focused group participants were
questioned in a very relaxed and informal atmosphere.

As already mentioned the seventy (70) Igbo, Yoruba and Jos Plateau State women were
interviewed with a structured interview schedule with relatively open-ended questions (see
Appendix E). The women were drawn from the following main occupations (see Table 7 page
105, for summary): (a) traders/marketers, 32 women of the sample (46%), (b) food services
(fast food vendors, and restaurant/hotel operators and local drink makers), 7 women (10%), (c)
craft and cottage businesses (tailoring, hair-dressing/plaiting, knitting, weaving, dyeing, pottery
making), 8 women (11%), (d) urban agriculturists/farmers (crop, vegetable and fruit growing
and animal keepers), 2 (3%), and (e) Public service (cum informal sector) participants 21
women (30%). The public service cum informal sector participants are women who combine
formal civil service work with informal activities.

### Table 7: Selection of 70 Respondents According to Main Occupation

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trading/marketing</td>
<td>32</td>
<td>46</td>
</tr>
<tr>
<td>Food services</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>Craft/Cottage businesses</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Urban agriculture/farming</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Civil service (cum informal sector operators)</td>
<td>21</td>
<td>30</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Based on my observations, trading is the predominant informal activity of the Jos women. This observation confirms the views of the ILO and The State of the World’s Women’s (in Vickers, 1991; Hills, 1972; Mba, 1982; Dennis, 1991) that trading constitutes the major activity of women in the urban informal sector.

Information was collected on the following: (a) the productive activities of women as traders/marketers, cooked-food sellers, craft and cottage business operators and urban agriculturists, and the reproductive activities of women as child bearers, rearers, and maintainers of husbands, the sick and the aged, and women’s community activities, as well as women’s time/labour allocations to these activities, (b) the economic impact of SAP on women traders, women food sellers, women craft and cottage business operators and women urban agriculturists, with respect to their access to business materials/wares/goods, credit, stalls, business and marketing spaces, and business information and training facilities, (c) the social impact of SAP on informal sector urban women’s productive and reproductive activities.
with respect to their access to transportation, food, health and educational facilities and (d) the
strategies women in the informal urban sector are adopting to ensure the survival of both their
businesses and families. As well, pertinent socio-demographic information relating to
respondent’s, including husbands’ occupation, income, educational level and number of
children was collected.

The interviews were hand-recorded. My intention was to have them taped, but the
women objected. The women did not want to be recorded on tape for a variety of reasons.
Some of the women feared that I might turn over the tapes to the Nigerian government. Some
feared that the tapes might get in the hands of the Jos Market Authority, while some were
simply scared of having their responses recorded. Language did not constitute a problem as I
speak Igbo and some Hausa. Most of the research participants spoke both languages.
Moreover, most urban Nigerians and some of the women involved in the study, irrespective of
ethnic background, understood “pigeon” English - a kind of Nigerianized English consisting of
a mixture of some English words and Nigerian words. In effect, Igbo, Hausa, pigeon English
and English languages were used as situations required, to obtain information from the
research participants. In two instances, however, fluent Hausa interpreters assisted me in
questioning and procuring information from two groups of Jos Plateau State women (charcoal
and vegetable sellers). Questions were asked either in Igbo, Hausa, Pigeon English or English
languages to research participants, and the Igbo and Hausa responses were translated into
English. Pigeon English and English language responses were recorded in pigeon and English
as they were answered by the participants. Additional information and data ascertained from
probing were noted on the back page of the interview schedule. Personal observation and
information from the 80 additional women who were interviewed with unstructured and open-
ended questions were hand-recorded in my research note book. The information gathered focused on: (a) the informal, household and community activities of urban women, (b) the impact of SAP on women's informal activities (women's access to business materials/wares/goods, credit (loan, goods, etc), stalls/business/marketing spaces and business information and training), as well as the impact of SAP on women and their family (familial access to transportation, food, education and health), and (c) the strategies women adopt to ensure the survival of their businesses and families.

In line with the feminist ethical/moral issue of "informed consent", before the data were collected participants were briefed on the reason for the research, and why their community was chosen for the research. Research participants were told that their participation in the study was voluntary. The participants were also told that they were free to withdraw from the study at any time (for informed consent see Appendix D). After the interviews, the women were debriefed and thanked for their time, patience and, above all, their participation in the study.

Data from the 70 women interviewed on a structured interview format were summarized by means of frequency and percentages. The categories used in coding include those that were developed with the interview schedule, as well as those that emerged from the responses of the participants. Data from the 70 participants was numbered from 1 to 70. The 70 participants were identified as respondents (R). Similarly, data from the 80 women interviewed individually in the unstructured interview format and in focus groups were numbered. The 80 participants were identified as informants (I). When quoting from the research participants in chapters 5, 6, 7 and 8, letters R (respondent) or I (informant) are used to refer to the source of quotations. Quotations from personal observation are referenced as field notes.
Limitations of the Study

The study was constrained by a number of limitations. First, the investigation focused on the informal activities of women in only one Nigerian city, Jos. Although capable of being generalized to women in similar informal sectors in other Nigerian cities, the findings may not be generalized to women informal sector operators in other parts of Africa, Latin America, Asia or Middle-East. While providing crucial information relevant to the experiences of women in the informal urban sector under SAPs, the purposive sampling frame used in the current study does not guarantee representativeness of all Jos women urbanites in the informal economy. The feminist-informed methodology of subjective and emotional or empathic involvement which informed the study risks not being accepted by scholars who operate strictly within a linear, hierarchical and traditional “scientific” approach. Notwithstanding these limitations, efforts were made through rigorous questioning, probing, careful recording of information, and careful analysis to ensure that the aims of the study were fulfilled.
What now constitute “informal” activities for Nigerian women were historically only partly feminized but were basically not informalized or subordinated to men’s activities. The question becomes when and how did the previous situation change to one in which the activities of Nigerian women become more feminized, informalized and subordinated to men’s activities? This chapter discusses the processes through which Nigerian women’s activities were “informalized” and subordinated to men’s activities as women were socially constructed as passive wives, mothers and home managers by the colonial state and its development agencies. Before engaging in this discussion, it is pertinent to define “informalization”. According to Feldman (1991), “informalization” refers to the processes through which production is reorganized and new structures and relations of accumulation created. As used in the current study, informalization denotes the processes through which certain aspects of work or activities were transformed and subordinated to the European-established or -defined activities. These processes necessarily involved naming, categorization and marginalization of what later became the “informal” sector vis-a-vis the European established core “formal” sector.

Nigerian Women and Work in the Pre-colonial Era

In examining the activities of Nigerian women in the pre-colonial era, emphasis is
placed on three Nigerian women’s groups - Igbo, Yoruba and Jos Plateau - from which data were collected in the current study. As was the case in most pre-colonial African societies, agriculture, trading, fishing, craft and mining constituted the major occupations of women and men in most pre-colonial Nigerian societies, especially Igbo, Yoruba and Jos Plateau (Nzimiro, 1972; Njaka, 1974; Isichei, 1983; Patel and Anthonio, 1973; Ngur, 1988; Dennis, 1991; Falola, 1995; Uchendu, 1995). There was little or no distinction between women and men’s activities with respect to importance or the subordination of women’s activities to men’s in the pre-colonial era.

Among the Igbos of eastern Nigeria, women played a major role in agricultural production (Adeyokunu, 1981; Elukpo, 1991; Ekechi, 1995). Although the crops grown by Igbo women differed from those of men, the division of labour between women and men was non-rigid and complementary (Leith-Ross, 1939; Smock and Smock, 1972; Okere, 1983). Both women’s and men’s activities were very important for the survival of Igbo society. While men planted yams and other tree crops such as kolanuts and palm trees (climbing, pruning, wine-tapping), women planted cassava, cocoa yam, maize, fruits, beans and vegetables (Smock and Smock, 1972; WIN Document, 1985; Ekechi, 1995) and processed oil palm from palm fruits. In spite of the difference in the crops grown, both men’s and women’s responsibilities overlapped.

Igbo men, women and children all participated in the clearing, burning and cultivating of the land. Women and children, however, performed the bulk of the farm work, especially weeding and post-harvest head-loading of farm produce home (Okere, 1983). Similarly, most food processing and preservation activities - winnowing, sieving, threshing, peeling, pounding, drying, smoking, etc. - were women and children’s (mostly female) responsibilities (Smock
and Smock, ibid; WIN Document, ibid). All of these tedious and time-consuming activities were performed with rudimentary tools and techniques (hoe ("ogu"), cutlass ("nma"), machete ("nma oge"), sickles, digging sticks ("mbazu"), baskets, etc.). Apart from growing crops and fruits, Igbo women and men kept animals - goats ("ewu"), sheep ("aturu"), chickens ("okuku") and cows ("efi") - for both domestic consumption and exchange in the market. While cows were mostly kept by men, women reared goats, sheep and chickens.

Beside agriculture, fishing predominates among the riverine Igbo communities as a major occupation (Nzimiro, 1972; Isichei, 1983; Falola, 1985). The fish caught were either eaten or sold in the market. Fish not eaten were smoked, dried or salted before being sold. While most of the fishing was carried out by men, women smoked, dried and marketed the fish. Apart from agriculture and fishing, Igbo women and men engaged in arts and crafts - blacksmithing, woodcarving, mat, basket and pottery making and cloth dying and weaving. The Akwete women (of the current Abia State) were reputable cloth weavers. While Igbo men performed most of the blacksmithing and woodcarving activities, Igbo women made pottery, wove mats and baskets, and spun cotton, from which they dyed and wove clothes. The Uburu women of Abia State mined and processed salt for sale, both in and beyond Igbo communities (Isichei, 1983; Njaka, 1974).

As well as working in agriculture, fishing and craft production, Igbo women and men engaged in trading and marketing activities. The produce processed from farming, fishing and arts and crafts was traded in the market, especially by women. Trading thus constitutes the second major occupation of pre-colonial Igbo women. Women traders often formed associations (women’s market associations) to ensure the smooth operation of their activities. As noted by Mba (1982), Igbo women predominate among traders and marketers in Igbo
society. Mba (ibid: 30) observed that “Igbo women had largely controlled local trade and participated actively in long distance trade.” Women controlled the supply and prices of goods. The market women leaders, for instance Onitsha Omu and her councilors, fixed the prices of goods, collected market dues and imposed fines on violators of market rules. Mba (1982) noted that the proceeds of Igbo women’s trade normally belonged to them. Similarly, Smock and Smock (1972: 72) observed that farm income was separately controlled by Igbo men and women:

“When a man sells his yams, the proceeds are for him, and when his wife sells her crops (cassava, okra, maize, pepper, cocoa yams, etc.) the money is hers. In turn, both man and wife have financial responsibilities, with each having types of goods and services, they are expected to purchase or provide the family. Most men and women do not reveal to their spouses the size of their income, nor how they spend the money in excess of what is required for the family use.”

Igbo women, like their men, enjoyed some level of autonomy and had control over the products of their labour and how the income realized from the sale of their products would be disbursed.

Apart from their numerous production activities, pre-colonial Igbo women performed the bulk of the familial and reproductive duties - firewood collecting, water fetching, cooking, cleaning, washing, clothes mending, etc., and the tasks necessary for maintaining children, adult labourers (male/female), the sick and disabled, and the elderly. Women also performed the bulk of voluntary community activities, including cleaning and maintenance of stream, path, burial ground, community square (centre) and market place.

Unlike Igbo women, pre-colonial Yoruba women of western Nigeria played relatively less extensive roles in agricultural production and more extensive roles in marketing and craft activities (Patel and Anthonio, 1973; Falola, 1995). Although there was a gendered division of
labour between Yoruba men and women, this division was more-or-less complementary. While Yoruba men engaged mostly in farming and craft activities, Yoruba women performed the bulk of food processing and trading activities. Yoruba women participated in the preparation of the soil, planting of yams and weeding of crops. The women also worked in cocoa and tobacco farms (Berry, 1975; Babalola and Dennis, 1988) and in the harvesting, processing and preservation of food after harvest. For instance, Yoruba women carried home harvested palm produce, processed it and marketed the palm oil.

Unlike in agricultural production, Yoruba women played an extensive role in the processing and marketing of farm products. As Falola (1995: 26) points out:

By far, the most important pre-colonial activity of [Yoruba] women was trade, a professional occupation. The emphasis was on selling what they or their husbands produced from the farms, what they manufactured on their own, and the goods they bought from others for the purpose of reselling them.

The predominance of Yoruba men in agriculture and women in trading derives from the interplay of multiple forces. First, the patterns of pre-colonial Yoruba settlements were urban-like (pre-colonial cities) with farm lands located far and beyond the walls of the city (Mba, 1982; Dennis, 1991). Dennis (ibid: 96) noted that this fairly “large size of Yoruba settlements provided opportunities for specialization in occupation and thus production and trade for the market.” Second, as Yoruba pre-colonial cities were often threatened by enemy attacks (intra-tribal wars), men who defended the cities engaged in farming, while women who were relatively immune from such attacks engaged in short- and long-distance trade (Mba, 1982; Dennis, 1991). Third, the prevalence of polygyny in Yoruba land and the need for a woman to economically fend for herself and her children (amidst competition with rival wives and children) partly explains the predominance of Yoruba women in trading in Yoruba society.
Yoruba women’s items of trade ranged from cooked food, food stuffs, traditional cosmetics, and tobacco. The pre-colonial marketing activities and resilience of Yoruba women are summarized by Falola (1995: 27):

Women traders could be found everywhere hawking cooked food. Many women held their trading activities in their homes where they sold a variety of items like foodstuffs, cosmetics, and tobacco. Such traders were patronized by those who could not attend the market. The practice of staying home for the purpose of trading was common among older women and new brides who might not be permitted to begin full-time trading until they had spent a few years at home. There were women commissioned agents, obtaining supplies from craftsmen to sell. Women traders were predominant in the village and town markets, the daily and periodic ones. Their activities were many, from preparations to actual selling and buying. Other trading activities took place outside the market place, with women hawking their wares, scouting around for goods from producers and farmers, intercepting other traders in order to buy cheap and so on. Women took part in the regional and long-distance trade, carrying their businesses to areas far away from home. Like men, they withstood the physical hardship of long journeys and the risk travelling involved, especially in periods of political instability [intra-tribal wars]. Those married to highly placed men like the Oba [king] and chiefs were also able to participate, either as independent operators or through proxies.

Although both Yoruba men and women engaged in craft production, men’s craft activity was delineated by lineage affiliation, while women’s craft activity was relatively unrestricted (Mba, 1982; Falola, 1995). Consequently, women engaged in a wide range of craft activities - pottery (cooking utensils, water pots, dishes, etc.), dyeing (tye and dye), cosmetics, spinning cotton, weaving, bead making, and beer brewing and hair plaiting (dressing). Like Igbo women, Yoruba women traders often formed guilds and associations for each commodity they sold (crafts-women’s guild, cassava sellers’ or rice sellers’ association, etc.), headed by an Iyalode/Iya egbe (market women’s leader). The guilds and associations fixed the price of goods and regulated the movement of goods to and from other intra- or intercity markets (Mba,
Ibid). The overall affairs of the market, however, were managed by a male trade chief - the parakoyi or pampa. Like Igbo women, Yoruba women decided on how profits derived from their trading and craft activities would be spent. As Mba (1982: 15) observed:

... Yoruba women possessed a high degree of autonomy in their economic functions. They participated actively in essential areas of the economy, could gain as much wealth as men, had their own economic organizations, largely controlled their economic activities and the profits thereof, and though property rights [inheritance] were biased in favour of men, held some de jure and de facto property rights [wife’s personal property - bride wealth, etc.].

While Yoruba women and men predominated respectively in certain activities, none of the activities – men’s or women’s - was subordinated to the other or seen as being more important for the well-being of Yoruba peoples.

Pre-colonial Yoruba women, like Igbo women, collected firewood, fetched water, prepared and cooked food, washed clothes and cleaned the house and compound, bathed and fed children, mended clothes and houses and cared for children, adults, the sick, the aged and the disabled. As community and environmental managers, Yoruba women also kept the paths, streams, burial grounds, community centres and market places clean.

Like Igbo women, most Jos Plateau women (Berom, Anaguta, Ron, Mwahavul, Afusare, Mada, Eggon, Migili, Ngas, Alago, Kafyar, Tarok etc.) of northern Nigeria, especially the non-muslims, played enormous roles in agriculture. Non-muslim Jos Plateau women participated in land preparation, cultivation and planting of crops (cocoa yam, yams, sweet/Irish potatoes, cassava, maize, “acha” (sand-like grain), millet, guinea corn, groundnuts, cotton, vegetables and fruits) and in the weeding, harvesting and processing of agricultural products (Isichei, 1982; Perchonock, 1983; Ngur, 1988; Uchendu, 1995). Muslim women who were in seclusion (“kulle”) processed food, engaged in craft activities and marketed their
produce through their children, especially daughters.

Like Igbo and Yoruba women, Jos Plateau non-islamic women engaged in trading and craft activities. While there was a division of labour between men and women in most Jos Plateau societies in the type of crops grown and craft activities engaged in, women in most Jos Plateau societies had relatively high economic status and autonomy, and were appreciated by members of their communities (Uchendu, 1995). Commenting on Kofyar society and the independence of Kofyar women of Jos Plateau, Netting (1969: 1037-8) observed that:

The Kofyar are intensive agriculturists living in dispersed settlements on the edge of the Jos Plateau in northern Nigeria. The women of this society have few institutionalized roles in political life or in patrilineal kin groups; they marry virilocally so that about seventy-seven per cent live away from their native villages; they do not own land or major productive tool; they are regularly excluded from performances of most ritual including sacrifices, prayers, and divinations; and yet they appear to have considerable independence and wield a large measure of power in the society. Valued economic goods are used, owned and manipulated by Kofyar women with considerable freedom. ... A Kofyar adult wife may demand a house of her own. If nothing suitable is vacant in the homestead, her husband must build her a hut (for which she owned and kept the key, invited selected guests/lovers for drinking, fed her children secretly, and stored her grains). ...Perhaps more important are the goods women actually own. Crops produced in a woman’s fields, groundnut, sweet potatoes, vegetables, and even late millet may be distributed according to her desires. She may choose to use a portion to feed her family, but if she decides to sell all at the market, her husband cannot interfere. If a husband is unwise enough to appropriate some of his wife’s food, she may demand its return and carry the case to court, where male judges may try to placate her and end by awarding her compensation considerably in excess of the amount stolen.

Women in most Jos Plateau societies, like Igbo and Yoruba women, performed almost all the pre-cooking, cooking, fuel collection, water fetching, house cleaning and clothes washing activities. Jos Plateau women also performed the bulk of community cleaning and maintenance activities (stream, paths, market places, etc.).

This section has highlighted the socio-economic activities of Nigerian Igbo, Yoruba
and Jos Plateau women in pre-colonial Nigeria. Although the socio-economic activities and extent of Nigerian women’s participation differed slightly from one ethnic group to another, as exemplified by the three groups of women in this study, most Nigerian societies valued and appreciated the socio-economic roles of women (Uchendu, 1995). While women’s activities in most Nigerian societies were distinct from men’s, women’s activities were not marginalized or subordinated to those carried out by men. The economic independence and autonomy that women in most pre-colonial Nigerian societies had by virtue of their numerous socio-economic activities constituted a form of resistance to male economic prowess and might.

Nigerian Women and Work During the Colonial Era

This section examines the implication of colonialism for Nigerian women’s work and status. The European colonization of Nigeria, beginning in 1861, stunted the economic development of the country, transforming the gender division of labour between men and women in most Nigerian societies (Igbo, Yoruba, Jos Plateau - Beroms, Rons, Anaguta, Ngas, Alago, Kofyar, etc.). British colonial policies made the gender division of labour in most Nigerian societies more rigid, subordinating women’s activities to men’s. In the transformation of labour and production processes (traditional), and with the introduction of new production structures (modern) for European surplus accumulation, European colonialists set the pace for the informalization and marginalization of activities predominantly performed by Nigerian women.

Within the new socio-economic order, Nigerian women were socially constructed as mothers, wives, and home managers in line with ideologies about European women (Mba, 1982; Ityavyar and Obiajunwa, 1992; Uchendu, 1995). Nigerian women were conceived as
passive dependents on their husbands. Consequently, women were seen as farmers’ wives or helpmates. Men were seen as farmers and, thus, as active agents under British patriarchal and oppressive rule. Nigerian men were conceived as the gender that would be useful (as producers) in the European exploration, extraction and exploitation of Nigerian resources; women were perceived only as assisting in the reproduction of the male labour force (Mba, 1982). Within these ideological constructions, it became inevitable that some of the crops which were grown by men and women in the pre-colonial era - for instance, palm produce, groundnuts and cotton - would be assigned to men as sole producers of the crops (Ukegbe, 1974; Mba, 1982). As pointed out by Ukegbe (1974: 31-36):

The production [and marketing] of palm oil was carried out entirely by women.... However, once palm fruits [oil] became a major export; it came to be regarded as men’s product since it could be exchanged for men's goods, such as guns, and spirits.

Making a similar observation, Mba (1982: 52) noted that “[i]n agriculture, even where women were farmers, it was the men who were encouraged to take to cash crops, and they have since dominated the production of cash crops.” Similarly, Uchendu (1995) observed that “[t]he economic functions of Nigerian women changed radically during the colonial era. The women were denied access into many sectors of the economy, for example, unlike men, they were not initiated into the cultivation of the newly introduced cash crops such as cocoa, rubber and many others.”

British interests in palm produce, cotton and groundnuts, amongst other crops, facilitated the elevation of these “men’s” crops as valued export or cash crops. Women’s major crops, which included grains (maize, millet, guinea corn, “acha”, etc.) root crops (cassava, potatoes, cocoa yam, etc.), and vegetables and fruits, became less valued as subsistence food
crops, and subordinated to newly constructed men’s crops. As Nigerian women lost the aspects of oil-palm (Igbo, Yoruba and most other southern Nigerian women), cotton and groundnuts (Jos Plateau and most other northern Nigerian women) which they previously controlled (Mba, 1982), their economic independence and status began to diminish. Following the separation of women’s crops (food crops) from men’s assigned crops (cash crops) and the greater importance attributed to men’s cash crops, men’s work began to be defined as part of “public and formal domain” and women’s as part of the “private domain” and later “informal” sector.

Apart from the British cash crop policy which undermined women’s agricultural activities and status, British export and import policies with regard to cotton and household utensils destroyed the Nigerian cottage (handloom) and craft industries, which were dominated by women. Through the massive exportation of Nigerian cotton to the British textile industries in Lancashire, and importation as finished products into Nigeria, British-made clothes and household utensils set the pace for undermining traditional hand-loom clothes and pottery industries dominated by Nigerian women (Isichei, 1983; Ngur, 1987; Uchendu, 1995). Commenting on the implications of colonial trade policies for Nigerian women, Uchendu (1995: 67, 72) noted that:

The inflow of foreign clothing materials lessened drastically the demand for locally produced materials during the [colonial] period. The imported materials were believed to be superior and cheaper. So weaving in which Northern [Nigerian] women used to be pioneers and through which they generated income was greatly affected, both by their confinement (moslem purdah – “kulle”) and the inflow of foreign materials.

Uchendu (1995) adds that Yoruba women’s beer brewing, pottery and spinning activities were also adversely affected by the British trade policy. Spinning, weaving, dyeing and pottery activities began to decline and constituted subsidiary activities for Yoruba women because of
the foreign clothes and imported household utensils (pots, cups, enamel bowls, etc.), while Yoruba women’s “beer brewing was abandoned as foreign and superior beer and wine were shipped from Europe” (Uchendu, ibid: 79).

The subordination and informalization of women’s work which began with women’s agricultural activities extended to other non-agricultural activities such as trading or marketing, crafts, fishing and mining (salt) activities. Like women’s agricultural activities, these activities were seen by the European colonialists as useful only for the subsistence or domestic economy and thus less valuable than the European male designated activities. The marginalization and informalization of women’s non-agricultural activities were accentuated by the British monetized economy (pounds sterling), their tax policy, the newly established cash crop plantations, and mining industries involving wage labour. These multiple forces led to the migration of men to plantations and mining industrial sites (Mba, 1982). As the men migrated to the cities, the bulk of agricultural work was left for women and children.

The British taxation of Nigerian women traders, especially in eastern and western Nigeria, was vehemently rejected by Igbo and Yoruba women, culminating in the Aba Women’s War of 1929 and Egba Women’s protests of the late 1940s (Mba, 1982; Nnaji, 1991). The Igbo and Yoruba women involved in the protests perceived inconsistencies and injustices in the British colonial policies. On the one hand, women’s activities, including trading, were devalued as useful only for subsistence and familial reproduction and, subsequently, they were not supported by the British agencies of development. On the other hand, the same women engaging in the subsistence cum “informal” sector were asked to pay taxes. The women opposed the taxes and, through their protests, resisted the exploitative British tax policy.
The plantation and mining sites established by the British colonial state laid the basis for the emergence of modern European constructed cities in Nigeria - Enugu (coal mines), Jos (tin and columbite mines), Ibadan (cocoa plantations, etc.). Most of the men who left their rural communities or towns (pre-colonial cities) in search of waged labour in the plantations and mines left their wives and children behind in the subsistence, and thus “informal”, rural sector (food production, trading, crafts etc.) (Ityavyar et al., 1992; Uchendu, 1995). Although some of the wives and children later joined their husbands and fathers, the British state and development agencies (plantation and mining industries) did not consider women for employment in the plantations or mines. As Hammond et al.(1973: 21) pointed out:

The women who moved with their husbands to jobs in the towns also faced an extremely difficult adjustment. Cut off from the security of the extended family and from their traditional work, they are now totally dependent on their husband’s uncertain earnings.

Commenting on the British colonial labour policy, Uchendu (1995: 65-66) similarly observed that:

In the emerging cities, the available jobs favoured the men more.....This affected the women’s self-esteem as they could no longer play their formerly productive roles of farming or performing other crafts. This also was a part of the colonial invention to reduce women to an unhappy and idle state, bored, restless and lonely. Generally, there was no available work in towns for women, if there was (sic) any, it often carried the stigma of sexual promiscuity [prostitution] which the society looked upon with disfavour.

Uchendu (ibid: 66) noted that:

prostitution had no place in the traditional society, it is rather the off-shoot of colonialism. So the so-called ‘oldest profession in the world’ is in fact a new profession for women in Nigerian society. In most places, prostitution was introduced by the Europeans. Their earliest contacts with the local women were marked by exchange of foreign presents like clothes, beads, iron-pots or things of that nature for the women’s sexual favours.
While a few Nigerian city women pioneers denied wage employment in the British established public and formal institutions engaged in prostitution ("illegal informal activity") as a means of livelihood, most of the women urbanites resorted to their traditional rural activities. The Nigerian women who were determined to maintain their dignity and economic independence began to transplant some of the traditional activities that were previously carried out in the rural setting, such as trading and craft activities, into their new urban environment. But to be able to engage in these activities in the newly created urban setting and monetized economy, the women had to depend on their husbands for cash. As noted by Little (1973), early African women in cities depended on petty trading for survival, but as trading required some capital, women relied on their husband's meagre wage. As the cities became more urbanized and developed, women started providing other social services such as catering, dressmaking and hair dressing/plaiting for the growing urban population.

The British cash crop and labour policies set the pace for the informalization and marginalization of women's activities by their focus on men as active agents of development and on women as subsistence and domestic goods providers. The British educational policy (implemented by various religious sects - Protestants, Catholics, Methodists, etc.), which emphasized male education vis-a-vis female education, further accentuated the informalization and marginalization of women's activities. The British colonial educational policy which began with the popular three R's - Reading, Writing and 'rithmetic - focused on men for clerical and English language literacy, and much later on women for domestic science training as mothers, wives and home managers (Mba, 1982; Njoku, 1990; Uchendu, 1995). As noted by Njoku (1990: 81-82):
The colonial government did not favour the idea of giving better education to women. To them, science and medicine were not for women but for men. They only advised women to take up laundry, cookery, dressmaking, cleaning and hair dressing. The arrival of the missionaries in Igbo land [and other Nigerian societies] did not give women an early training, as they did to men, until the arrival of the Holy Rosary Sisters in 1928. The missionaries, both Romanists and Protestants, did all that was possible to give men the type of education that resulted in moral values and dignity. Such education enabled many men to become preachers, catechists, teachers [interpreters] and civil administrators.

The domestic science emphasis of colonial education for women laid the basis for the training of women who later provided laundry, food, tailoring, hair dressing and cleaning services in what eventually became the “informal” sector, as well as the British established formal public service sector (wage labour) in the cities (Uchendu, 1995). The predominance of women in the urban service sector (“informal” and formal) derives from the British colonial educational, agricultural and labour policies which focused on men as potential agents in the British patriarchal and exploitative rule.

In summary, this section has shown how the British colonial socio-economic policies initiated the informalization and marginalization of Nigerian women’s work. The male-centred British cash crop, waged labour, urbanization and educational policies undermined Nigerian women’s economic roles and social status, rendered women invisible, informalized and marginalized their socio-economic activities as activities suitable only for subsistence and familial regeneration. Denied wage labour and the kind of education necessary for participation in British established formal sector employment, most Nigerian women had no alternative but to continue their traditional trading and craft activities, which later expanded and included catering, tailoring and hair dressing activities. These activities constituted the subsistence (and later “informal” activities) in the 1960s which were deemed by the colonial state and its
agencies as unproductive from a modernization perspective.

While colonialism dismantled, informalized and marginalized women's activities, it nonetheless led to the expansion of some aspects of women's "informal" activities. For instance, while women's indigenous craft activities (clothing, pottery) were more-or-less dismantled and replaced with European and modern Nigerian industrial-based manufactured goods, women's trading activities expanded and included the trade in European and modern Nigerian industrial-based goods. Consequently, in spite of the colonial assault on Nigerian women's socio-economic activities, women's agricultural and trading activities withstood the harshness of the colonial state and its agencies of development.

**Nigerian Women and Work in the Post-colonial Era**

This section explores the status of women's work in post-colonial and independent Nigeria from 1960 through the 1980s. Unlike the British colonial policies which restricted women's participation in the formal sector through limited access to science and technical education, post-colonial Nigerian government policies gave women relatively more access to education and formal sector employment. However, like the colonial state's development policies, post-colonial Nigerian government policies did not substantially enhance the activities of women in the "informal" sector (both rural and urban). At best, women's activities in the "informal" sector continued to be accorded secondary status, and were seen and treated as less important than men's activities. This trend is in spite of the fact that the "informal" sector provided, and continues to provide, employment for a substantial number of Nigerians (women
and men).

According to Uchendu (1995: 82):

Nigerian independence has ushered in a type of revolution in the economic participation of Nigerian women. This is testified by the upward trend in the employment of women in the white collar jobs [mostly at the lower cadre level] and their active commercial participation in the economy since 1960. Since then, the female labour force has not only grown in number but has also undergone far-reaching structural changes. Its age and class composition have changed and its centre of gravity has shifted from agricultural and commercial to white collar jobs.

While women are increasingly acquiring education (see Tables 8 and 9) and participating in the labour force (see Table 10), men still outnumber women with respect to education and work.

Table 8: Nigerian Secondary School Enrollments by Gender, 1975-1987*

<table>
<thead>
<tr>
<th>Year</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
<th>% Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>1976/1977</td>
<td>783,681</td>
<td>121,250</td>
<td>904,931</td>
<td>13.4</td>
</tr>
<tr>
<td>1977/1978</td>
<td>1,015,182</td>
<td>115,930</td>
<td>1,131,112</td>
<td>10.2</td>
</tr>
<tr>
<td>1978/1979</td>
<td>994,531</td>
<td>456,711</td>
<td>1,451,242</td>
<td>31.5</td>
</tr>
<tr>
<td>1979/1980</td>
<td>1,242,456</td>
<td>623,257</td>
<td>1,864,713</td>
<td>33.4</td>
</tr>
<tr>
<td>1980/1981</td>
<td>1,523,820</td>
<td>821,784</td>
<td>2,345,604</td>
<td>35.4</td>
</tr>
<tr>
<td>1981/1982</td>
<td>2,047,528</td>
<td>832,752</td>
<td>2,880,280</td>
<td>28.9</td>
</tr>
<tr>
<td>1983/1984</td>
<td>N/A</td>
<td>N/A</td>
<td>3,402,665</td>
<td>N/A</td>
</tr>
<tr>
<td>1984/1985</td>
<td>1,759,241</td>
<td>1,228,933</td>
<td>2,988,174</td>
<td>41.1</td>
</tr>
<tr>
<td>1985/1986</td>
<td>1,758,866</td>
<td>1,329,845</td>
<td>3,088,711</td>
<td>43.1</td>
</tr>
<tr>
<td>1986/1987</td>
<td>1,669,213</td>
<td>1,219,475</td>
<td>2,888,688</td>
<td>42.2</td>
</tr>
</tbody>
</table>

*Source: Ityavyar, D. and Obiajunwa, S. N., 1992: 56
Table 9: Nigerian Universities - Total Enrollment by Gender, 1980-1988*

<table>
<thead>
<tr>
<th>Year</th>
<th>Males</th>
<th>Females</th>
<th>Total</th>
<th>% Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980/81</td>
<td>60,692</td>
<td>17,099</td>
<td>77,791</td>
<td>22.0</td>
</tr>
<tr>
<td>1981/82</td>
<td>70,365</td>
<td>20,386</td>
<td>90,751</td>
<td>22.5</td>
</tr>
<tr>
<td>1982/83</td>
<td>79,557</td>
<td>25,217</td>
<td>104,774</td>
<td>24.1</td>
</tr>
<tr>
<td>1983/84</td>
<td>90,235</td>
<td>26,587</td>
<td>116,822</td>
<td>22.8</td>
</tr>
<tr>
<td>1984/85</td>
<td>97,546</td>
<td>28,739</td>
<td>126,285</td>
<td>22.8</td>
</tr>
<tr>
<td>1985/86</td>
<td>103,243</td>
<td>32,540</td>
<td>135,783</td>
<td>24.0</td>
</tr>
<tr>
<td>1986/87</td>
<td>114,478</td>
<td>37,489</td>
<td>151,967</td>
<td>24.7</td>
</tr>
<tr>
<td>1987/88</td>
<td>119,236</td>
<td>41,531</td>
<td>160,767</td>
<td>25.8</td>
</tr>
<tr>
<td>Total</td>
<td>735,352</td>
<td>229,588</td>
<td>964,940</td>
<td>23.8</td>
</tr>
</tbody>
</table>

*Source: Adapted with modifications from Ityavyar, D. and Obiajunwa, S. N., 1992: 56

Tables 8 and 9 represent the Nigerian male and female secondary and university enrollments between 1975 and 1988. The tables indicate a progressive increase in male and female school enrollments at the secondary and university levels. In both levels, however, male school enrollment far exceeds those of females. Moreover, as women move up the educational ladder from secondary to post-secondary school, their numbers fall progressively. Thus, in spite of the progressive increase in women's educational enrollment, men's educational enrollment far outnumbers those of women (Ityavyar et al., 1992: 54-57, 66; Uchendu, 1995: 88-89). The patriarchal culture which sees men as breadwinners, and women as wives, mothers and home makers accounts, in large part, for women's limited education in Nigeria.

Table 10 indicates the distribution of public servants in the Nigerian civil service. In nearly all the professions except pharmacist and librarian, men outnumber women. There are virtually no women who were land officers, surveyors or quantity surveyors. While women are underrepresented in the professional cadre of the Nigerian civil service which pays a relatively modest income, women are overrepresented in the lower cadre as secretaries, clerks, typists...
cleaners, cooks, etc. Therefore, in spite of the increase in women’s labour force participation, men’s labour force participation rate far exceeds those of women (Ityavyar and Obiajunwa, 1992). As well, the bulk of poorly paid, menial and service jobs are held by women, and women constitute the majority of the “informal” sector participants (Uchendu, 1995). The interplay of women’s limited education, their education in “soft”, feminine disciplines, numerous familial responsibilities, as well as work place discrimination explains their overrepresentation in low-status and poorly paid jobs in the formal and informal sectors.

Commenting on the post-colonial “informal” trading activities of Yoruba women, Uchendu (ibid: 106) noted that “... just as in traditional times in Yoruba society, the world of the market is still primarily a woman’s world... . All adult Yoruba females regard employment in trade or other money guiding occupations as an essential component of their role as women.” Uchendu (ibid) also observed that Igbo women are making their mark as petty traders in the local markets. In spite of the predominance of women in trading and most other “informal” sector activities, the Nigerian post-colonial governments have not substantially improved their access to crucial business resources. By denying women in the “informal” sector access to productive resources, the Nigerian post-colonial governments and agencies of development have reinforced the informalization and extended the marginalization of women’s so called “informal” activities.
Table 10: Federal Established Staff: Selected Professional and Scientific Officers by Gender, 1980*

<table>
<thead>
<tr>
<th>Officers</th>
<th>Gender</th>
<th>Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male/Female</td>
</tr>
<tr>
<td>Statisticians</td>
<td>142</td>
<td>19</td>
<td>161</td>
</tr>
<tr>
<td>Economists/Planners</td>
<td>110</td>
<td>14</td>
<td>124</td>
</tr>
<tr>
<td>Agricultural Officers</td>
<td>88</td>
<td>1</td>
<td>89</td>
</tr>
<tr>
<td>Accountants</td>
<td>175</td>
<td>30</td>
<td>205</td>
</tr>
<tr>
<td>Auditors</td>
<td>156</td>
<td>14</td>
<td>170</td>
</tr>
<tr>
<td>Education Officers</td>
<td>2,831</td>
<td>826</td>
<td>3,657</td>
</tr>
<tr>
<td>Labour Officers</td>
<td>150</td>
<td>20</td>
<td>170</td>
</tr>
<tr>
<td>Legal Officers</td>
<td>55</td>
<td>52</td>
<td>107</td>
</tr>
<tr>
<td>Librarian</td>
<td>9</td>
<td>16</td>
<td>25</td>
</tr>
<tr>
<td>Medical Officers</td>
<td>122</td>
<td>85</td>
<td>167</td>
</tr>
<tr>
<td>Pharmacists</td>
<td>21</td>
<td>29</td>
<td>50</td>
</tr>
<tr>
<td>Dentists</td>
<td>8</td>
<td>3</td>
<td>11</td>
</tr>
<tr>
<td>Research Officers</td>
<td>25</td>
<td>15</td>
<td>40</td>
</tr>
<tr>
<td>Scientific Officers</td>
<td>154</td>
<td>67</td>
<td>221</td>
</tr>
<tr>
<td>Architects</td>
<td>122</td>
<td>6</td>
<td>127</td>
</tr>
<tr>
<td>Engineers</td>
<td>92</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Land Officers/Surveyors</td>
<td>136</td>
<td>-</td>
<td>136</td>
</tr>
<tr>
<td>Quantity Surveyors</td>
<td>5</td>
<td>-</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,393</td>
<td>1,150</td>
<td>5,543</td>
</tr>
</tbody>
</table>


Post-colonial Nigerian government policies, like colonial state policy, emphasized and continued to support the production of cash crops. Consequently, the production of food has been largely neglected (Ekpo, 1986; Onimode, 1987). For instance, while claiming to promote the availability of land for agricultural “development and improvement,” the Nigerian Land Use Decree clause, which defines “improvement” as including “plantation of [long-duration] crops or “trees”, signifies that land acquired would be used for the growing of perennial tree and cash crops with long maturation periods. This Decree ensures that only trees and cash
crops (male crops) are grown on procured land. Women’s subsistence food crops are negated by this land reform policy. Similarly, the Nigerian Agricultural Credit Bank (NACB) emphasizes “credit worthy farmers” and “farmers who use modern inputs.” The Bank’s policy guarantees that only very few medium and large scale farmers (who were mostly men), seen as “credit worthy” and “progressive”, are given loans, while peasant farmers (the majority of whom are women) are denied access to loans. Importantly, most Nigerian Extension Services and Cooperative Institutions emphasize cash crops and medium and large scale farmers (“progressive”) who are mostly men (Awolola, 1982; Arua, 1981). Women’s extension education focuses on domestic science and home management, rather than on crop or animal science.

Apart from the Nigerian post-colonial governments’ cash crop policy which reinforced the informalization and marginalization of women’s activities in the “informal” sector, the governments’ reliance on oil (mostly foreign and local male dominated) has accentuated the neglect and decline of Nigeria’s agricultural sector (Uchendu, 1995) and the marginalization of women’s food crop activities. Commenting on the implications of Nigeria’s reliance on oil, Igiebor (1987: 21) observed that:

[In 1958] Shell Oil Company began production and exported the first Nigerian crude oil of 5,134 barrels per day from Oloibori, Rivers State. A year later, the production and export figures had doubled. Thereafter, crude oil continued its determined assault on the previously unassailable position of agriculture in the country’s export ladder.

Consequently, Nigerian agricultural production and women’s food productivity have been on the decline, with food imports on the increase. The drop in the contribution of agriculture to the Gross Domestic Product from 1960 to 1982, as shown in Table 11, attests to the relative decline in agricultural productivity of the country, as well as the neglect of women who
produced the bulk of Nigerian food crops.

Beside the marginalization of women’s agricultural activities through the post-colonial governments’ emphasis on male-dominated cash crops and the oil sector, other women’s “informal” activities such as trading, food services, craft and cottage activities and urban agriculture, suffered similar neglect and marginalization.

Viewed as parasitic, unproductive, and thus undeserving of government support, these informal activities are rarely visible in government development plans or statistics. Reference to women’s trading, food services, craft and cottage and urban activities by the government and urban development agencies is made only when it is time to control prices, collect taxes, levies or fines, destroy makeshift stores, or canvass for political support. As Falola (1995: 29-30) observed in this regard:

The market place is an important aspect of local and national politics not only for its influence but also for its communication and social functions. It is the place where the bulk of community wealth circulates. To the political class [and the state], the market is a place to collect revenues (such as taxes, tolls, fees, dues, levies, gifts), benefit from corruption (by way of stall allocation), and exercise power (by making laws to establish control or using physical coercion or violence) [in terms of price control or destruction of makeshift stalls]. In all these facets, the target is the market women. In the modern era, political parties have extended the building of machine solidarity and opposition mechanisms to the market place, urging women to collaborate or resist [in times of political campaigns or propaganda and canvass for votes].
Table 11: Agricultural Earnings in Nigeria, 1960-1982*

<table>
<thead>
<tr>
<th>Year</th>
<th>Agricultural Earnings As Percentage of Gross Domestic Product</th>
</tr>
</thead>
<tbody>
<tr>
<td>1960</td>
<td>63.4</td>
</tr>
<tr>
<td>1962</td>
<td>61.2</td>
</tr>
<tr>
<td>1963</td>
<td>59.7</td>
</tr>
<tr>
<td>1964</td>
<td>57.6</td>
</tr>
<tr>
<td>1965</td>
<td>54.9</td>
</tr>
<tr>
<td>1966</td>
<td>55.6</td>
</tr>
<tr>
<td>1967</td>
<td>56.1</td>
</tr>
<tr>
<td>1968</td>
<td>55.0</td>
</tr>
<tr>
<td>1969</td>
<td>53.0</td>
</tr>
<tr>
<td>1970</td>
<td>51.3</td>
</tr>
<tr>
<td>1971</td>
<td>36.0</td>
</tr>
<tr>
<td>1972</td>
<td>32.0</td>
</tr>
<tr>
<td>1973</td>
<td>27.9</td>
</tr>
<tr>
<td>1974</td>
<td>24.7</td>
</tr>
<tr>
<td>1975</td>
<td>23.4</td>
</tr>
<tr>
<td>1976</td>
<td>23.95</td>
</tr>
<tr>
<td>1977</td>
<td>20.56</td>
</tr>
<tr>
<td>1978</td>
<td>19.23</td>
</tr>
<tr>
<td>1979</td>
<td>19.69</td>
</tr>
<tr>
<td>1980</td>
<td>18.00</td>
</tr>
<tr>
<td>1981</td>
<td>13.27</td>
</tr>
<tr>
<td>1982</td>
<td>13.68</td>
</tr>
</tbody>
</table>

Notes: 1960-75 was based on 1974/75 factor cost; 1975-80 was based on 1980 factor costs; 1981-82 was based on 1982 factor costs.

As "informal" sector participants, women are undaunted by the lukewarm attitude of the post-colonial Nigerian governments towards their activities. Their vibrancy in the pre-colonial era, and resilience in the colonial, post-colonial and contemporary era of SAP, signify the determination of the numerous women who struggle on a daily basis through their "informal" activities and informal support mechanisms (rotational credit, credit sale and purchase) to maintain their dignity and ensure their family’s survival. Noting the resilience of
Yoruba women in the market place, Falola (1995: 35) observed that “Yoruba women have plenty of scope and opportunity to trade, and they dominate the market place. Since the colonial period, complex factors of migration, urbanization, and western influence have brought a number of changes to women’s lives and roles, but without diminishing their domination of the market place.”

This section has shown that post-colonial Nigerian governments, unlike the colonial government, did give women relative access to education and formal public sector employment (albeit, mostly at lower levels). The post-colonial Nigerian governments' policies, which are more-or-less male-centred, have reinforced and perpetuated the informalization and marginalization of women’s agricultural, trading, crafts, dressmaking and food service activities. In spite of the neglect of women's “informal” activities, the continued existence and even expansion of these activities in the contemporary SAP era in Nigerian rural and urban centres demonstrates not only the continuation of the informalization process, but also the resilience and “resistance” of Nigerian women in their struggle to maintain their dignity (socio-economic independence) while providing the familial daily bread. The informalization and marginalization of Nigerian women, which began during the colonial era, is continuing and even intensifying under SAP. Focusing on women in a Nigerian city, the next chapter explores how the informalization process is playing out in the contemporary SAP time.
CHAPTER 5

THE WORK OF THE JOS WOMEN

This chapter discusses the work of the Jos women studied. An examination of the work of the Jos women is important in understanding the impact of structural adjustment programs on the women. In this study, work includes any activity (formal or informal) that generates income, conserves income, or is geared towards the sustenance of the family, or the welfare of the community and environment. This chapter is divided into two major sections. The first section explores the productive, reproductive and community activities of the Jos women. Section two looks at the constraints on the Jos women’s productive, reproductive and community roles.

The Jos Women and Work in the Informal Sector

Evidence from the current study shows that work in the Jos informal sector is gendered. Work in the sector is also segmented among the three ethnic groups, Igbo, Yoruba and Plateau Indigenes from which the women who participated in the study were drawn.

As can be seen in Table 12, 70% of the 70 Jos women who participated in the study were regular informal sector operators who earned a living solely through informal activities. Thirty per cent (30%) were formal-cum-informal sector participants who made a living through formal and informal activities. Compared to the women, 51% of husbands engaged in informal activities while 39% were formal sector workers. Similarly, most (90%) of the 80 Jos women
who were interviewed in the unstructured interview format (individually) and in focus groups engage solely in informal activities. The greater percentage of women and men who depend solely on the informal sector for their livelihood reflects the characterization of the Nigerian economy as largely informalized (Daily Champion, 1995: 5). Importantly, the greater percentage of women in the informal sector, as found in the current study, corroborates the notion of the informal sector as feminized (WIN, 1985; Okojie, 1990).

Table 12: Occupational Distribution of Respondents and Husbands

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Women Respondents</th>
<th>Husbands</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Informal sector</td>
<td>49</td>
<td>70</td>
</tr>
<tr>
<td>Formal sector</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Formal and Informal sectors</td>
<td>21</td>
<td>30</td>
</tr>
<tr>
<td>Not applicable (deceased, single)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>100</td>
</tr>
</tbody>
</table>

The Jos women in the current study work hard in various informal income generating activities such as trading, food services, craft and cottage businesses and urban agriculture. As can be seen in Table 13, the majority (74%) of the 70 women interviewed (in structured interview format) engage in marketing activities (selling raw-cum-processed foodstuffs, household utensils, clothing, footwear, etc.), while 46% engage in food services (fast food vending, restaurants- and beer parlour-based cooked food and drinks, and local drinks), and 30% participate in craft and cottage services (tailoring, dressmaking, knitting, weaving and clothes dyeing, pottery and, mat and basket making, hair dressing/plaiting and wig attaching,
and the grinding of foodstuffs (grains, vegetables, etc.). About one-third of the women (37%) engage in primary productive informal activities as chicken and goat keepers, or crop and vegetable growers.

Table 13: Women’s Participation in Urban Informal Activities*

<table>
<thead>
<tr>
<th>Activity</th>
<th>Frequency</th>
<th>%</th>
<th>Sub-activity</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trading</td>
<td>52</td>
<td>74</td>
<td>Petty-trading (kiosks, hawking)</td>
<td>31</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Retail trading</td>
<td>20</td>
<td>38</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Wholesale trading</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Food Services</td>
<td>32</td>
<td>46</td>
<td>Fast food vending</td>
<td>12</td>
<td>38</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Restaurant/Beer parlour</td>
<td>14</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Local drink-making</td>
<td>16</td>
<td>50</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Hotel</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Craft/Cottage</td>
<td>21</td>
<td>30</td>
<td>Tailoring/dress making</td>
<td>12</td>
<td>57</td>
</tr>
<tr>
<td>Businesses</td>
<td></td>
<td></td>
<td>Hair dressing/wig attaching/plaiting</td>
<td>8</td>
<td>38</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Knitting, weaving, dyeing</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Pottery, mat, basket making</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Food grinding</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>Urban Agriculture</td>
<td>26</td>
<td>37</td>
<td>Poultry</td>
<td>19</td>
<td>73</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Goat rearing</td>
<td>5</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Crop, vegetable growing</td>
<td>17</td>
<td>65</td>
</tr>
</tbody>
</table>

*Some women engage in multiple informal and sub-informal sectoral activities, so table will not total 100%.

Compared to the women, (see table 14), 42% of husbands engaged in trading (retail and wholesale), 3% engaged in driving, 4% were mechanics (service) or artisan (semi-productive activities), and one per cent (1%) of the husbands were employed in tailoring and food services. The informal activities of the 80 Jos women interviewed in unstructured interview format and in focus groups are similar to the activities of the 70 Jos women interviewed on structured interview format. Most of the 80 women were traders. On a whole,
most of the informal activities of the one hundred and fifty (150) Jos women studied fall within circulatory and service activities, in contradistinction to “productive” activities.

Table 14: Husbands’ Labour Force Participation in the Informal and Formal Sectors

<table>
<thead>
<tr>
<th>Sector</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Informal Sector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading (retail/wholesale)</td>
<td>29</td>
<td>42</td>
</tr>
<tr>
<td>Driving</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Mechanic/artisan</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Food service (hotel)</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Tailoring</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Formal Sector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public service (employed)</td>
<td>25</td>
<td>36</td>
</tr>
<tr>
<td>Public service (retired/pensioner)</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Not Applicable</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Deceased</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>No husband/unmarried</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>100</td>
</tr>
</tbody>
</table>

As well, most of the Jos women that took part in the study engage in petty or small-scale, informal activities that typically yield low-income. These activities include trading or marketing, dressmaking/tailoring, hairdressing, weaving, spinning, carving pottery, cloth dyeing, food processing (local beer-brewing, local drinks, grinding of food) cooked food services, and urban agriculture (poultry, goat keeping and crop growing). As can be seen in Table 13 (page 135), most of the 70 Jos women studied (structured interview format) engaged in multiple informal means of livelihood, as well as multiple informal sub-sectoral activities which are often associated with minimal income. The majority (52 or 74%) of the 70 women interviewed engaged in trading/marketing. Of the 52 women, 32 (60%) were petty traders (kiosks, hawking), 20 (38%) were retail traders, and only 6 (12%) engaged in wholesale
trading which had a relatively greater income yielding potential. Forty-six percent (or 32) of the 70 women are engaged in food services. Of the 32 women in food services, 12 (38%) were fast food vendors, 14 (44%) were restaurant and beer parlour owners, 16 (50%) were local drink makers, and none of the women owned or managed a hotel business. Thirty percent (or 21) of the 70 women engaged in craft and cottage businesses. Of the 21 women in craft and cottage businesses, 12 (57%) were tailors or dress-makers, 8 (38%) were hair dressers/plaiters or wig attachers, 4 (19%) were knitters, weavers or dyers, 2 (10%) were pottery, mat or basket makers, and 2 (10%) owned and operated a mini-grinding machine for grinding food stuff (tomatoes, washed black-eye beans for "moi-moi"/"kwoseyi" (bean cake)). Thirty-seven percent (or 26) of the 70 women engaged in urban agriculture. Of the 26 women in urban agriculture, 19 (73%) raised chicken, 17 (65%) grew crops and vegetables, and only 5 (19%) kept goats which have the potential of yielding relatively higher income when sold.

Compared to the 70 women interviewed, 51% of husbands who were employed in the informal sector engaged in relatively higher income-generating urban informal activities (see Table 14, page 136). The men’s activities include retail or wholesale trading (with 42% of the women’s husbands), driving (3% of husbands), mechanic/artisan (4% of husbands), hotel business (1%) and tailoring (1% of husbands). Like the 70 Jos women interviewed in structured interview format, most of the 80 women interviewed in the unstructured interview format, as well as in focus groups engaged in petty informal businesses with limited income potential. Although most of the Jos women’s informal activities are small-scale and generate minimal income, they possess the unique characteristics of meeting the needs of common “SAPed” Nigerian peoples (SAP impoverished Nigerians), as well as the families of the women operators.
The Jos women performed most of their informal activities with the assistance of their daughters. Ninety-eight percent of the 70 women interviewed indicated that their daughters are invaluable in the fulfillment of their informal activities. Eighty percent of the women said that their sons assist, 40% of the women indicated that their husbands occasionally assist and 10% of the women indicated that they got assistance from househelps. While daughters constitute primary sources of assistance for women’s informal activities, sons sometimes assist. Their husbands rarely give assistance.

While these informal activities enable the Jos women who participated in the study to fulfil some of the needs of their families, the activities are mostly insecure and, at best, guarantee most women operators minimal income. Table 15 (page 139) not only shows that the women who participated in this study earn low income, it also shows that the women’s incomes are less than their husbands’. While 11% of the 70 women interviewed earned less than N10,000 (US, $118) in 1997, none of the husbands earned N10,000 or less. While half of the women (50%) earned between N20,100 to N30,100 (US $236 to $353) in 1997, only 16% of the husbands earned between N20,100 to N30,000. While 18% of the women earned N30,100 and above, over half of the husbands (51%) earned N30,100 and above.

Having briefly described the nature of the activities of the Jos women, as well as the low income these activities typically generate, we now explore why more women than men engage in businesses in the informal sector.
Table 15: Annual Income of Respondents and Husbands (in Nigerian Currency, Naira – N)

<table>
<thead>
<tr>
<th>Income</th>
<th>Women Respondents</th>
<th>Husbands</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Less than N10,000</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>N10,100 – N20,000</td>
<td>15</td>
<td>21</td>
</tr>
<tr>
<td>N20,100 – N30,000</td>
<td>35</td>
<td>50</td>
</tr>
<tr>
<td>N30,100 and above</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>Not known</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Not Applicable</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Deceased</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Sick</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Single/unmarried</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>100</td>
</tr>
</tbody>
</table>

Factors that Influence the Involvement of the Jos Women in the Informal Sector

Most of the Jos women interviewed indicated that they engage in the informal sector for a number of reasons. These reasons include the women's inability to find formal employment, and the poor socio-economic status of the family/husband, especially in the current SAP era. Other reasons given by the women are their limited education, their education in disciplines with limited employment opportunities, their quest for self autonomy and dignity, and deference to husband's preference.

The inability of most of the Jos women to find formal employment partly derives from the limited and discriminatory opportunity structures which disadvantage women. Like most Third World economies, the Nigerian economy is largely agrarian and dependent on external countries and institutions for its development. Over 70 per cent of Nigerians depend on
agriculture for their livelihood. The industrial sector, which is narrow, provides employment for a small proportion of the Nigerian population. Like most economies with dualistic structures, the Nigerian agricultural sector is comprised of the semi-modern cash crop sector (dominated by men) and the largely neglected subsistence food sector (dominated by women). Nigeria’s cash crop-centred agricultural sector, import substitution industrial sector and the oil sectors are all externally oriented and, as a result, susceptible to the vagaries of the international market. The import-substitution industries and the oil sector are not only dominated and controlled by foreign multinational corporations (MNCs), they are also dependent on foreign capital and inputs (raw materials, machineries, technology, personnel and spare parts), for their operations. These MNCs produce mostly light consumer goods, which are necessary but not sufficient for Nigeria’s long term industrial growth and development. The Nigerian dependency development path not only subjects the country’s primary products (cocoa, rubber, groundnut, crude oil, etc.) to low prices and fluctuations in the international market, it places the Nigerian domestic economy in a subordinate position, leaving indigenous entrepreneurs (who are mostly men) with minimal opportunity for capital accumulation in strategic industries (oil, steel, etc.). With limited opportunity, indigenous capital focuses mostly on domestic circulatory or commercial activities in transportation, housing and property development, in the formal and informal sectors. Women, who are poorly represented among indigenous entrepreneurs find a niche in the informal sector as rural peasant farmers, small scale and petty traders, food servers, dressmakers, hairdressers, and urban agriculturists. It is estimated that about 60 per cent of the Nigerian economy is controlled by informal sector operators (Daily Champion, 1997: 5). Within the Nigerian informalized economy, women constitute the bulk of informal business operators as peasant farmers, petty traders and craft

From the above highlights of the structure of Nigeria’s dependent and underdeveloped capitalist economy, it is clear that the Nigerian economy has narrow formal opportunity structures. This situation has resulted in large-scale unemployment, especially for women. Women are thus forced to search for an informal means of livelihood in the subsistence agricultural or informal sector - a sector that emerged from the contradictions of dependent and peripheral capitalism with its dualistic and unequal economic structures. Although the Nigerian informal sector provides employment for a substantial number of the unemployed or underemployed, the sector, nonetheless, is largely associated with low and unstable income. Participants in the sector are, therefore, understandably vulnerable in times of economic crisis.

Furthermore, the formal opportunity structures are not only limited, they are also gender- and class-biased. Within the narrow and gendered formal opportunity structure, the state, as well as the private corporate sectors, use exclusionary laws or exclusionary ideologies to deny or provide minimal employment opportunities to women. When women are formally employed, it is likely to be in the sales or service sector, low level or poorly paid positions. The job profile of the 21 (30%) Jos women who were traditionally formal sector employees (and interviewed in structured interview format, see Table 16, page 142) speaks to the phenomenon of preponderance of women in the “feminine” and low-income occupations. Of the twenty-one formally employed (as well as informal sector) women who were interviewed in structured interview format, eight were educators/teachers, four were nurses, four were secretarial or clerical officers, four were administrators or managers and one was a hockey player. None was a doctor, engineer, technician, paramedics, pastor or pensioners. As compared to the twenty-seven husbands who were formal sector employees, only one was an educator or teacher, three
were in secretarial or clerical positions, eight were in administrative or management positions, two were doctors, one was an engineer, seven were technicians or drivers, one was a paramedic, one was a foot baller, one was a pastor and two were pensioners. No husband was a nurse.

Table 16: Professional Group of Formally Employed Respondents and Husbands

<table>
<thead>
<tr>
<th>Professional Group</th>
<th>21 Women Respondents</th>
<th>27 Husbands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Educators/Teachers</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Nurses</td>
<td>4</td>
<td>-</td>
</tr>
<tr>
<td>Secretarial/clerical officers</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Doctors</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>Engineers</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Technicians/Drivers</td>
<td>-</td>
<td>7</td>
</tr>
<tr>
<td>Para-medical/laboratory technologists</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Sports related (football, hockey, etc.)</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Religious related (pastor, etc.)</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Pensioners</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>21</strong></td>
<td><strong>27</strong></td>
</tr>
</tbody>
</table>

Nigerian laws and policies which often discriminate against women by stipulating that women are not suitable for some kinds of work partly explain the overrepresentation of the Jos women in low paying jobs. The higher taxes, low income, as well as the limited employment benefits that accrue to women also derive from these discriminatory policies. These biased and exclusionary policies and practices are accentuated during the SAPs era, with the employment rationalization associated with SAPs. It has been observed that women were the greatest victims of drastic government retrenchment during the implementation of SAPs in Nigeria (Ityavyar and Obiajunwa, 1992). Most of the women denied formal sector employment, as well
as those whose formal sector jobs were prematurely terminated, found alternative means of livelihood in the informal sector.

Far from being the domain of illiterate men and women, the Nigerian informal sector is increasingly providing employment for a growing number of relatively well educated women. As can be seen in Table 17, page 144, about 37% of the 70 women interviewed (in structured interview format) had post-secondary education and six had Masters Degrees. Altogether, 43% of the 70 women interviewed had fairly advanced formal education. The formal sector which is male-biased, and which has limited opportunity structure, may provide explanation as to why some of the 43% of women with relatively high level education remain in the informal sector. Some of the relatively well-educated women, and some of those with less education, are in the informal sector as a matter of “preference” - because of the sector’s perceived opportunity for relatively higher income, particularly in the current SAP era, with high rates of inflation and high cost of living. As well, some of these educated women are in the informal sector because of the flexibility that the sector offers to married women with young children. Some are in the sector simply in deference to the preference of their husbands. Some of the women engage in informal activity to preserve or maintain their financial independence and dignity. The quest for financial autonomy is not only likely to enhance the women’s self esteem but also their intra-household bargaining power. A combination of the above reasons were articulated by the Jos women:

I engaged in the informal sector because civil service salary is no longer enough to maintain the family. My husband is underemployed. He occasionally acts as a soccer referee or provide pest-control service. Prior to his underemployment, he manages a pest-control company which folded up at a stage, but now gradually picking up (R8).
I am in informal business because of hard times and the high cost of living in the country. Money from civil service is increasingly becoming inadequate for the maintenance of the family. Moreover, my husband who is a civil servant in the Jos steel rolling company has not been paid his salary for over 10 months. I am more-or-less the breadwinner of my family (138).

We women like [have much need for] money. Housewife have so many needs. If you ask your husband [for money on a daily basis], it will look as if you too ask [you demand too much]. I started with kunu [local drink made from grains] in order to stop begging my husband for money. Later, I started selling foodstuff in addition to kunu. In private business, one is free to open or close at any time (139).

Almost everything including food and school fees is expensive. Before wives stay at home, now men ask their wives to start business. Men’s businesses are slow. Now in the family, women are “men” [breadwinners] and men are “women” [secondary income earners]. Men hardly give money for living expenses (128).

Now things [goods and services] are more costly than before. My Husband has no work. Before, he was selling things but shop was removed by the Jos market authority. Now he try to do contract [engage in contract business], but has not been paid (126).

Table 17: Educational Level of Respondents

<table>
<thead>
<tr>
<th>Education</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Primary</td>
<td>14</td>
<td>20</td>
</tr>
<tr>
<td>Adult literacy</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Secondary/vocational</td>
<td>25</td>
<td>36</td>
</tr>
<tr>
<td>Post-secondary</td>
<td>26</td>
<td>37</td>
</tr>
<tr>
<td>Masters Degree</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The Jos women’s “limited education” also accounts for why they engage in the informal sector. As can be seen in Table 17, one of the 70 women interviewed had no education, 20% had primary education and over a quarter (36%) had secondary or vocational
education. By virtue of the limited formal employment opportunity for graduates of primary, secondary or vocational education, it would appear that over half of the women respondents (56%) with “limited education”, as well as the woman with no formal education were in the informal sector for this reason. A Nigerian woman’s socio-economic class, as well as cultural capital (parental level of education or perception of education), may influence the level of education that she can attain. Consequently, the higher the socio-economic class and parental education, the more likely a woman is to obtain higher education. Positive perception of education by parents also influences a parent’s decision to send their daughter to school. Thus, both financial and non-financial considerations influence women’s chances of obtaining education. However, SAPs-induced cuts in education, social services and privatization have resulted in high cost of social services, including education. The high cost of education further limits women’s access to education.

With regard to the preference in Nigeria for educating males, especially among poor families, over half of the 70 women interviewed (54%) spoke to this tendency. As one of the research respondents put it “the custom of some people sees it as a waste training girls” (R4). Another respondent noted that “girls will marry out to other family, boys will be at home” (R12). Similarly, another respondent noted that women’s education is not taken seriously by some families “because they’re [women] rated as assets to men ... it seems to follow that when money is spent on them, they eventually leave the family to join their husbands” (R40).

While women’s participation in education may sometimes be due to personal choice, often their participation is influenced by socio-cultural factors, such as potential familial responsibilities (wife and mother), husbands’ attitudes, and poverty. In Nigeria women expect, and are expected by others, to be married early enough to bear and rear as many children as
possible. As a result, most women’s educational goals and labour force participation are shaped by this cultural imperative. The relatively high fertility rate of the Jos women studied reflects the primacy attached to children in Nigeria. About 63% of the 70 women who took part in the study had between 4 to 10 children, with an average of 5 children per married woman. The average number of children per Jos women studied approximates the national average of 6.6 in 1992 (Development Report, 1994) and 6.5 in 1995 (Population Reference Bureau, 1995). Since a substantial number of the Jos women who participated in the study spend most of their reproductive years bearing, rearing and caring for children, quite often their chances of obtaining higher education or participating in the formal wage sector is limited. For the women who are constrained by family responsibilities, alternative employment in a relatively flexible informal sector may be a way of fulfilling themselves while meeting society-imposed and expected familial obligations (food, clothing, etc.).

The Jos women’s education in the “soft/feminine” subjects - arts and humanities, secretarial studies - with limited labour market opportunities also provides an explanation for why they engage in the informal sector or in poorly paid formal sector occupations (as teachers, typists, secretaries - see Table 16). In Nigeria, as in most patriarchal societies, women’s socialization is oriented towards fulfilling their “feminine” gender roles as potential wives and mothers. Informal family-based socialization teaches young girls how to perform domestic chores (washing, cleaning, cooking, fetching water, firewood collecting, etc.), care for their younger siblings, or assist their parents (in domestic or informal activities). Most girls who grew up with these forms of socialization not only internalize these roles but also perceive that they are better suited for family-related or “soft” disciplines as they progress through secondary and post-secondary school. Women’s education in these
disciplines not only reinforces and perpetuates their traditional roles, it narrows their employment opportunities, making some of the women susceptible to unemployment and, subsequently, to employment in the informal sector. Having examined the factors that account for the engagement of the Jos women in informal activities, the next section explores why women dominate low income yielding urban informal activities.

Factors that Account for the Overrepresentation of the Jos Women in Small-scale Informal Activities

Evidence from the study indicates that the preponderance of women in the small-scale informal activities is due to: women's limited business capital, appropriate skills (informal or formal), familial responsibilities and deference to husbands' decision. The resources (financial and social-network) available to a woman play a significant role in the type and size of informal activity that she engages in. As indicated earlier, most of the Jos women in the urban informal sector have limited income (see Table 15, page 138 for women's income). By virtue of their limited income, they engage in whatever small-scale informal activity that they can afford.

The skills (informal or formal) the women possess also influence the type and size of the informal activity they engage in. The Nigerian patriarchal society which prefers to educate and train males ends up denying women the skills that they need to participate in relatively high income earning informal activities. As well, most of the informal male apprenticeship trainees graduate not only with the skills they need to be successful, but also with substantial amount of resources (cash, stores or business materials) to help them make a good start. This apprenticeship practice is very common among the Igbo people of eastern Nigeria. Growing up
in Igbo society, I observed parents (including my own) sending their sons to uncles, cousins, sons-in-law, and friends for a number of years (as many as 8 to 10) to be trained in a particular trade (trading, mechanics, welding, electrical repair works, carpentry, etc.) in return for them to be setup in an informal business. On the other hand, girls are rarely sent on a similar mission. Even when girls undergo apprenticeship training in tailoring/dressmaking, hairdressing or catering (cake/bread making, etc.), they generally graduate without the financial and material support the apprenticeship system affords boys. Moreover, while boys are trained informally in activities that have high income potential, girls are trained in activities that typically yield low income.

The familial responsibilities of the Jos women are a factor that also explains their participation in small-scale informal activities. Women’s numerous reproductive functions as wives, bearers and rearers of children, maintainers of labour force, the sick, disabled and aged often pressure them into engaging in relatively flexible, small-scale informal activity where intermittent absenteeism can be accommodated. The flexibility associated with informal activities can either enhance or undermine business. While on the one hand, Jos women who have families and young children take advantage of the tolerance of the sector for flexibility to combine familial responsibilities with informal business activities, on the other hand, exploitation of the flexibility has helped to condemn the women to low-key informal activities, which, at best, guarantee them mere survival. As well, some husbands encourage their wives' participation in small-scale low-income yielding activities for fear that they might lose their “bread winning role” if their wives become more economically powerful and independent.

Apart from the gender-segmentation of work in the Jos informal sector, there is also evidence of segmentation of work according to ethnic lines among the three groups - Igbo,
Yoruba and Jos Plateau indigenes - who participated in the study. Evidence from the study indicates that more Igbo and Yoruba (see Table) women, than Jos Plateau indigenous women engage in informal activities.

**Table 18: Ethnic Groups of Respondents in the Jos Urban Informal Sector**

<table>
<thead>
<tr>
<th>Ethnic Group</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Igbo</td>
<td>32</td>
<td>46</td>
</tr>
<tr>
<td>Yoruba</td>
<td>21</td>
<td>30</td>
</tr>
<tr>
<td>Jos Plateau Indigenes*</td>
<td>17</td>
<td>24</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

* Jos Plateau indigenes include the Beroms, Jarawa, Naraguta and other ethnic groups.

As can be seen in Table 18, 46% of the 70 women interviewed were Igbos, 30% were Yorubas and 24% were Jos Plateau indigenes. The predominance of migrant ethnic women in Jos urban informal activities is partly a result of the discrimination which ethnic women suffer in the hands of Plateau State Public Service. Jobs in the Plateau State Public service are reserved mostly for Plateau indigenes. Therefore, educated Jos Plateau indigenous women are more likely to work in the state public service. This finding resonates with Hart’s (1973) view, to the extent that the informal sector is dominated by (ethnic) urban migrants. The findings differ from Hart’s, however, in the sense that besides ethnic migrants, the informal sector is also populated by indigenous peoples. Thus, the urban informal sector is predominantly, but not exclusively, “the preserve” of ethnic urban migrants as posited by Hart. Ethnicity is also crucial in understanding the relative segmentation of women in various informal activities in Jos city. Igbo and Yoruba women tend to engage more in marketing clothes and household wares, and in restaurant and beer parlour businesses, as well as in tailoring and hair dressing activities. Jos
Plateau indigenous women are more likely to be involved in marketing vegetables, fruits, cassava flour ("elubo"), local soap, charcoal ("gowayi"), firewood, local drink ("kunu", "burukutu", etc.) and pottery making, as well as in urban agricultural (crop growing and animal rearing) activities. The ethnic segmentation of women in different urban informal activities, as found in this study underscores the roles of ethnicity and social networks identified by Hart (1973) as crucial determinants of ease of entry and level of success by individual informal sector operators. By virtue of their ethnicity and cultural capital (knowledge, nearness and familiarity with their local environment, etc.), Jos Plateau indigenous women are more apt to be involved in activities in which land or local raw materials are needed. For instance, 10 (59%) of the 17 women who were Jos Plateau indigenes took urban agriculture as their subsidiary occupation. Similarly, of the 21 respondents whose subsidiary occupation includes urban agriculture, 10 (48%) are Jos Plateau indigenous women. The predominance of Jos Plateau indigenous women as vegetable and fruit sellers with very minimal income, by implication, means that they constitute a substantial number (if not the majority) of the poor or underclass women in Jos urban informal sector. In other words, Jos Plateau indigenous women constitute most of the poorest of the poor in the Jos urban informal sector. Consequently, SAP-engendered economic hardships are likely to affect poor Jos Plateau indigenous women more adversely than they affect poor Igbo and Yoruba women.

The preceding sections have examined the informal activities of the Jos women. The women engage mainly in small-scale informal activities that yield low income. They do so for a number of reasons: limited employment opportunities, low socio-economic status of the family and husband, inadequate and delayed wages both of self and husbands, personal dignity and autonomy, husband's preference, limited education, and education in traditional feminine
disciplines with limited employment potentials. The overrepresentation of the women in small-scale low-income informal activities is also due to the women's limited capital, and numerous familial responsibilities.

The Jos Women and Reproductive and Community Activities

Besides engaging in informal business activities, the Jos women also carry out reproductive work in the domestic arena. Reproductive work constitutes income-conserving activities performed on a daily basis for the sustenance and regeneration of the family. The Jos women studied carry out most (97%) of the household reproductive work with their daughters' assistance. With the exception of taking or walking children to school, helping children in homework and house maintenance which are performed by both wives and husbands, women and their daughters perform nearly all the shopping, pre-cooking, winnowing, grinding, pounding, cooking, food serving, sewing/mending, feeding and bathing children, preparing children for school and caring for the sick, the elderly and handicapped activities. Sons help mostly with fetching water, washing dishes and cleaning the house.

The women also perform sundry urban community work. Urban community work includes voluntary activities performed beyond the confines of the homes for the welfare of people, as well as the up-keep of the environment. Both Jos women and men participate in yard cleaning/maintenance and street environmental sanitation. Ninety-one percent of the 70 women interviewed participate in yard cleaning and maintenance, 77% participate in street environmental sanitation, and 6% of the women participate in other community, voluntary and welfare programs such as child welfare/maternal education, family planning education and
activities geared towards beautifying the environment (flower planting).

Constraints on the Jos Women in their Productive, Reproductive and Community Roles

Although the Jos women engage in a variety of income-generating, income-conserving, and community welfare activities, these activities, important as they are, are neither recognized as economic activities worthy of inclusion in the national statistics nor seen as productive activities worthy of institutional support. This study observed that a substantial part of the activities of the Jos women is unpaid, and devoted to family subsistence. In other words, most of the informal activities are income conserving as well as income-generating. I observed that, generally, the women’s informal business items - for example, foodstuff, chicken, beverages, cooked-food, clothing - are used by the family. This blurred demarcation between paid and unpaid informal activities would make it difficult for macro-economists to categorize most of the activities of the women as productive in a formal economic sense. This could be the reason women’s paid informal activities are often subsumed under unpaid activities, meant for family consumption; hence their classification as “unproductive”, and consequently their omission in the Gross Domestic Product statistics. The study also observed that the bulk of the processing, preservation, preparation and packaging works associated with most of women’s informal activities occurs in the domestic arena of the home vis-a-vis “work place”. For most of the Jos women, the home is not only a place of residence, but also a place of income-generating, income-conserving and human labour regenerating activities. It is also observed that in census enumeration, most of the informal activities of the women are subsumed under that of male the “breadwinner” and head of household. Consequently, while the occupation of male household
heads is recorded in the national population census, women’s occupation and their informal activities are rendered invisible and the women are recorded as “housewife”, “male dependents”, “unemployed” or “inactive”. The tendency to define women by their reproductive roles is equally shared by some of the women interviewed when asked their occupation:

[I am a] housewife (R14; R19; R28; R34; R46).

[I am a] full-time home-maker (R43).

These women defined their occupation as “housewife” or “home-maker,” in spite of the fact that they engage in various informal income-generating activities. The definition of their occupation as “housewife/homemaker” stems from the patriarchal culture that socializes women to undervalue and demean their roles in the society.

As noted earlier, the Jos women who participated in the study perform the bulk of the work associated with bearing and rearing children, maintaining adult labour, caring for the disabled, the aged, and the sick. Similarly, the women perform most of the community volunteer work. In spite of the roles of the women as reproducers and community managers, these reproductive and community activities are neither regarded as work nor remunerated. The study observed that the bulk of women’s reproductive and community activities does not attract monetary reward. Given that only priced or paid activities are defined by macro-economists as “work,” women’s reproductive and community responsibilities are, therefore, accorded little significance economically. Thus, while women’s paid-work has exchange-value, their unpaid reproductive and community welfare activities have use-value. The study also observed that the Jos women’s reproductive activities fall within the private, domestic domain in contradistinction to the public world of work. Since, most of the women’s
community management activities fall within the realm of collective consumption (health care, education, etc.) and public welfare (sanitation, city beautification, etc.), the activities are seen as a replica of women’s reproductive responsibilities, hence unpaid and undervalued. Importantly, the study observed that unlike capital and land, human labour is conceived by macro-economists as a non-produced factor of production. In other words, human labour is assumed to be automatically and “naturally” produced and reproduced by women irrespective of the availability of resources. Contrary to this assumption, only pregnancy and child birth are natural to the Jos women, and indeed to all women. Moreover, the nurturing and maintenance of human labour involves a long, tedious and painful process undertaken by the women.

In sum, capitalist patriarchy which constructs economic and non-economic activities, creates a divide between formal and informal activities, as well as between production and reproduction, accounts for the invisibility and undervaluation of the Jos women’s informal, reproductive and community activities. How has SAP, a capitalist tool of macro-economic reform, affected the Jos women in their capacity as producers, reproducers and community managers? The next chapter focuses on how SAP has affected the Jos women with respect to their access to productive and reproductive resources.
CHAPTER 6

THE IMPACT OF STRUCTURAL ADJUSTMENT PROGRAMMES ON THE JOS WOMEN'S ACCESS TO RESOURCES

This chapter examines the impact of SAPs on the Jos women’s access to resources. The chapter has two major sections. The first section explores the effects of SAPs on the Jos women’s access to productive resources. Section two looks at the impact of SAPs on their access to reproductive resources.

The Impact of SAPs on the Jos Women’s Access to Productive Resources

Productive resources include facilities that enhance the production and distribution of goods and services. They include business wares/materials, credit, marketing space/stalls, information and training. This section presents and discusses findings on the impact of SAPs on the Jos women’s access to these resources.

The Jos Women’s Access to Business Wares and Services

Evidence from the 150 Jos women studied indicates that SAPs have severely limited their access to business wares and services, and, as a result, their ability to maintain their businesses and families has been adversely affected. All the Jos women interviewed indicated a continuous rise in price of local and foreign goods and services:

Before goods and services were cheaper, but now, they are very costly (R2).
Before goods and services were relatively cheap. Now, they are very expensive (R64).

Before a yard of cloth costs between N35 to N50. Now, a similar yard of cloth costs N250. Before an egg costs N3, now an egg costs N8 (R17).

It costs N75 in 1990 to purchase a bag of layers mash but now similar bag of layers mash costs N560. [Similarly,] it costs N3.20 to purchase a day old chick [one] in 1990, but now similar day old chick costs N70 [each] (R43).


Before, things are good but now there is a lot of suffering. Cost of fuel is high, cost of living is high. Price of everything, is high as a result of austerity measure (110).

In 1985, a packet of Omo detergent costs N1.20K [K=kobo], a carton costs N70. In 1997, a similar packet costs N45 and a carton costs N1,530. In 1985, a packet of Elephant Blue detergent costs N1.10K, a carton costs N60. In 1997, a packet costs N40 and a carton costs N1,500. In 1985, a lux soap costs 0.09k, a carton costs N50. In 1997, a lux soap costs N16, and a carton costs N1,250. In 1985, a bar of key soap costs N2.05K, a carton costs N75. In 1997, a bar of key soap costs N37, and a carton costs N1,060 (R59).

Before, it costs N5 to plait your hair and N10 to N15 to perm your hair. Now it costs 80-100 to plait your hair and N180 to N200 to perm your hair (R42).

The high price of goods and services is further corroborated by documentary data (see Table 19, page 157). Table 19 represents the 1986-94 Nigerian general price index. The index reveals a progressive increase in the price of goods and services from 38.1 in 1986, when SAP was introduced, to 403.5 in 1994, when SAP had been fairly well entrenched in the country.
Table 19: Nigerian General Price Index: Urban and Rural Areas, 1986-1994

<table>
<thead>
<tr>
<th>Year</th>
<th>Price Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>1986</td>
<td>38.1</td>
</tr>
<tr>
<td>1987</td>
<td>43.7</td>
</tr>
<tr>
<td>1988</td>
<td>61.9</td>
</tr>
<tr>
<td>1989</td>
<td>93.1</td>
</tr>
<tr>
<td>1990</td>
<td>100.0</td>
</tr>
<tr>
<td>1991</td>
<td>113.0</td>
</tr>
<tr>
<td>1992</td>
<td>163.4</td>
</tr>
<tr>
<td>1993</td>
<td>256.8</td>
</tr>
<tr>
<td>1994</td>
<td>403.5</td>
</tr>
</tbody>
</table>


SAP-engendered trade liberalization, currency devaluation, cuts in agricultural subsidies and import restrictions have led to high prices of goods and services. As well, cuts in essential commodities and social services, along with employment and wage freezes, have generally lowered the consumption capacity of people in Nigeria. The SAPs-induced high price of goods and services, according to most of the Jos women interviewed, is compounded by the problems of low agricultural and industrial productivity, bad roads, the high cost of transportation, and the activities of hoarders and across-the-boarder smugglers. These problems, according to the Jos women, were aggravated by SAPs. Faced with eroding income amidst escalating prices of goods and services, most of the women, particularly the very poor, are increasingly unable to maintain or expand their businesses. As can be seen in Table 20, 47% of the 70 Jos women interviewed using structured interview format indicated that SAP-aggravated high prices of business goods and services have reduced business patronage. Forty-four percent (44%) of the women said that high prices limit the quantity of goods and services they can obtain. As well, 44% indicated that high prices undercut their business profits, while
3% said that high prices often lead to constant changes in business. Another 3% indicated that high prices often make it difficult for credit purchase customers to fulfil their payment commitments. Most of the 80 Jos women who were interviewed individually using unstructured interview format, as well as in focus groups, spoke to similar implications of SAP-aggravated high prices of goods and services.

**Table 20: Effects of SAP-engendered Rising Prices of Business Wares (Goods, Materials) and Services on the Jos Women’s Business Operations***

<table>
<thead>
<tr>
<th>Effects</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low patronage</td>
<td>33</td>
<td>47</td>
</tr>
<tr>
<td>Limited quantity of purchasable business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>wares and procurable services</td>
<td>31</td>
<td>44</td>
</tr>
<tr>
<td>Reduced profit margin</td>
<td>31</td>
<td>44</td>
</tr>
<tr>
<td>Constant change/shift in business</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Inability of credit purchase customers to</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>pay debts</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Most respondents gave more than one effect.

For most of the Jos women, the high prices of business materials limit not only the amount of goods they can buy, but also the amount of goods and services they can sell. According to the women, high prices of goods and services discourage buyers, especially those with low purchasing power, from obtaining such goods and services. Buyers who purchase goods or obtain services on credit are often unable to fulfil their payments completely, and on time. The inability of credit purchasers to fulfil their payments affects the women's capacity to replenish their business material stocks, thereby undercutting their profit margin and income. Consequently, some of the Jos women are often compelled to change from one business to another or combine little bits of different business activities simultaneously as a business
survival strategy. My personal observation corroborates the practice of combining bits of
different activities as a result of high prices of goods and services. I observed that in most
cases, women’s stores and kiosks which were known to be fully stocked with goods in the
early 1980s (pre-SAP era) are now partly empty, with less than a third or about a third of the
goods that they previously held. The women whose stores are partly empty now purchase
goods in small quantities rather than in bulk as a result of the high price of goods. For some of
the women who are unable to stock their stores full with goods, empty store spaces are
converted to beer drinking, snacks or local food delicacy eating spots (pepper soup, fried meat,
“ise ewu” (goat head), etc.).

The problem of low patronage as a result of high prices of goods and services partly
derives from the overcrowdedness of the informal sector. The phenomenon of an oversaturated
informal sector, as well as the increasing feminization of this sector, is well acknowledged by
most of the women interviewed when they lamented that there are “too many people,
particularly women in informal businesses.” According to them, the oversaturation has had the
effect of significantly reducing sales and profits. My personal observations attest to the notion
of overcrowded and feminized informal sector:

Unlike the Jos city I used to know, there are simply too many shops on the
streets. Almost every residential building has at least one store. Some have
two or more stores. Most streets provide make-shift shelters or open space for
two or more women fast-food vendors - selling “akara” (bean cake), fried
yam, potatoes, fish, roasted yams, plantain and maize. A substantial number
of tree canopies which provided resting place for hawkers now provide
shelters for food vendors, traders, etc. There seem to be more women (and
children) hawkers, selling numerous items - vegetables, fruits, yams, plastic
household wares, shoes/slippers, etc. (Field note, 1997).

With an oversaturated informal sector, income opportunities for the Jos women have shrunk
further. As a result of too many informal sector dealers competing for fewer consumers, patronage has dropped for most informal sector operators. Thus, the Jos women informal sector operators generally struggle to remain in business by devising “innovative” marketing strategies - credit sale/purchase or lowering the price of the goods and services they provide in order to attract or retain customers (formal and informal). Credit purchase or sale constitutes the process in which goods or services are bought or sold without on-the-spot payment. Amidst the high prices of goods and services in the current SAP era, with its concomitant declining real incomes and purchasing power, the Jos women informal-sector operators have no choice but to sell to, or buy from, their customers on credit and at relatively lower price if they hope to remain in business. As one research participant, observes “we buy food stuff on credit and sell to the civil servants on credit as well, pending the time they will receive their salary” (R6). The low prices at which the Jos women sell their goods to their numerous formal- or informal-sector clients undercut their business profit, as well as income. The Jos women who participated in the study spoke to the adverse or limiting effects the high prices of goods and the oversaturated informal market have had on their income and access to business wares:

A road-side food vendor ("Mama-put"): Eight years ago, I started business with N40 (purchased oil, frying pan, yams, etc.). But now, N500 - N1000 is not enough to start the same business because of hard times (14).

Alluding to this view, another “mama-put” states:

Twelve years ago, I started business with N10 (beans, rice yams, etc.), but now, N1000 cannot cover the cost of a similar business capital. Before, I gain, but now, no gain. Person must de manage [One has to strive to survive]. To send children to school nowadays is a lot of headache. Money [realized from business] is not enough for school fees (16).

Echoing the same view, a bread seller observes:

Ten years ago, I started business with N500, but now, N5000 cannot start a similar business because of hard times (19).
Another market table-food-stuff (soup ingredient) seller, states:

I started my business with N300 in 1977 [15 years ago]. As the years progress, things change. Now, N2000 is not enough to fill a table (I27).

Commenting on the ripple effects of high cost of goods, one trader states:

People don’t buy much quantity as supposed because of high price of commodities (R5).

While another goods trader observes:

Price change and many people try to change to other commodities (R8).

And yet another, a vegetable seller states:

I started business more than twenty-five years ago with the sale of rice and sugar-cane, but now, I sell vegetables and tomatoes. I changed business as a result of financial problem. I am just managing to keep body and soul together. Prayer is the best answer to our current problems (I16).

Similarly, another trader notes:

I started business last year. Before I was selling rice, beans, garri, palm oil, etc. (kayam Mudu) [Grains/items sold in measured bowl]. As prices of things kept increasing, I find things very difficult. Since I couldn’t make it, I change to provision [beverage, soap, detergents, etc.]. Prices of things including provisions are going higher and higher daily (I34).

Echoing similar ripple effects, a restaurant operator states:

Things are hard, food stuff is very expensive, market is slow, people now prefer cheaper snacks (fried/roasted yams, maize, bean-cake (“akara”/“kwosiye”), bread and minerals (soft drinks) to food which is relatively more expensive. Profit is hard to come by, I am just struggling with little gain. Gain is hardly enough to pay for the cost of living (school fees, house rent, etc.). There are more people in food business [today] (I8).
Another food vendor states:

Before in 1990, a bag of garri (made from cassava) costs N60, and a plate of food costs N2.50. Now, a bag of garri costs N3,200 and a plate of food costs N30. There is no market, people are hungry yet cannot buy food. I beg people to come and eat. Things are too hard. There are many people in hotel [food/drink] and trading businesses. Market is slow (I14).

Yet another food seller observes:

... they [people] could not eat well because is [food] too expensive (R6).

Alluding to similar ripple effects, a dressmaker states:

Things de [are] hard, if you have money to feed first before sewing clothes (R23).

Another dressmaker:

Before we have customers, but now very little [few customers], not as before. Only on special occasions, like wedding, etc., [do] people like to sew clothes. People do not have money for new clothes. Most people bring clothes for mending. [Hence] low pace of work. Business [is] not as profitable as before, also [the] price of sewing materials is very high (R51).

Similarly, a hair-dresser observes that:

Low market demand for hair dressing made me to combine hair-dressing with wig attaching (weave-on) and wig selling (R13).

Another hair-dresser has this to say:

[There is] no market because of many salons in Jos. People prefer to plait their hair or use weave-on. Prices of hair products are very costly. Last year you charge N50 for perm with salon relaxer, but now, you charge N200 because the relaxer is very costly now than before. Now I combine salon business with weave-on (attaching) to attract customers (I37).

A food-seller says:

Patronage is not as high as expected [used to be] and sale on credit has become eminent [on the rise] (R44).
Similarly, a poultry keeper notes:

It is no longer possible to break even as fast as we used to, e.g., it used to take 4 to 6 months, but now it takes 6 to 10 months to recover the cost of raising a layer because of the low profit margin (R43).

Another trader states:

Before a carton [box] of peak milk costs N2000, Now a carton costs N3030. Before a carton of Duck soap costs N1008, now a similar carton costs N2001. Now we buy goods in dozen because we cannot afford to buy in cartons. We buy in small quantity rather than in bulk as before [unlike previously]. We pray for God’s intervention (R67).

The low-income and small-size of the Jos women’s informal activities partly account for their vulnerability to the escalating prices and declining income. The adverse and limiting effects of SAP-engendered rising prices on women’s business operations found in this study corroborate Manuh’s (1994) findings on SAPs and women in the informal sector in Ghana. Amidst high prices caused by SAPs’ packages of trade liberalization and currency devaluation, cuts in social services and wage restraint, Ghanaian women in the informal sector, as the Jos women, face low demand for their business goods and services as people’s purchasing capacity declines. The low demand for informal goods and services is aggravated by an overcrowded informal market with too many dealers and fewer buyers.

This section has shown that SAP is affecting the Jos women’s access to business wares and services. SAP-induced high prices of goods and services, declining real wages, as well as an oversaturated informal sector adversely affect the Jos women’s capacity to sustain or maintain their businesses and families. The vulnerability of the Jos women to SAP-engendered price hikes and decline in income derives from largely the small size of the Jos women’s informal activities, and the understandably low income derivable from these activities.
The Jos Women's Access to Credit

Although there appears to be no clearly defined clause in the Nigerian banking institution that favours or discriminates against women with respect to credit, the Jos women are, nonetheless, far less likely than their husbands to have access to bank credit. The women's virtual lack of access to institutionalized credit is aggravated by SAP-induced financial market rationalization and resource shortages. Evidence from this study indicates that the majority of the Jos women (87% and 93% respectively) have neither requested nor obtained bank loans in the pre-SAP and the 1996/97 SAP periods. The women rely on their personal savings, family members, friends, money lenders, rotational credit, town unions, credit purchase (informal credit sources), and on women's associations such as Country Women of Nigeria (COWAN), and cooperatives (quasi-formal credit sources). The study found that the women did not apply for or obtain Bank loans for a number of reasons. Most banks in Nigeria are unable to grant credit to numerous desiring customers as a result of their belt-tightening policies induced by SAP. Following SAP-induced resource shortages and rationalization, most Nigerian banks have very limited funds to lend to their customers. Amidst the problem of credit shortages of banks, the poor, whose majority are women, are least to be considered for, or granted, credit.

Most of the Jos women said that they cannot afford the collateral securities demanded by banks, such as land, certificate of occupancy, houses, cars, jewelry, share holder certificate, Life insurance certificate, will, etc. Land, houses and cars and most other collateral securities usually demanded by banks and other formal credit institutions are owned or controlled by men. The certificates and licenses often associated with these items usually bear a husband's or male's name. Consequently, the Jos women, in general, and widowed women, in particular, are
unable to lay claim to land, houses or cars for use as collateral securities. As one of the women interviewed indicates:

I have never been to the Bank to borrow money. Banks demand house as security and I have no house (14).

Alluding to a similar view, another informant states:

I have never been to the Bank for loan because one have to have a house or guarantor (12).

Similarly, another informant notes:

I have never been to the bank to borrow money. Banks request for house or motor as collateral security before money is given (19).

In a patrilineal society such as Nigeria, where durable properties usually pass through the male line, land, houses and cars automatically belong to male children after the death of their fathers. Women (mothers and daughters) are allowed only use rights to these properties, so long as they remain in the family. Besides durable properties, the store/business merchandise and income which most of the Jos women could have used as collateral security are usually very minimal and thus unacceptable to banks and other formal credit institutions. The income (salaries and wages) which the women could use for collateral security is rarely saved because a substantial amount of their income is devoted to reproducing the family.

Most of the women who participated in the study said that due to fluctuations in their businesses, they might not be able to repay a loan. The fear of failing to repay bank loans clearly emerged as a factor that discourages the women from approaching banks for credit. As one of the research informant states:

I have never been to the Bank for money, because I cannot be able to pay back even if I borrow money from the Bank (15).

The fear that money borrowed may not be repaid lies not only in the fluctuating market prices
of goods and services, but also in the extra pressure on the women to maintain the family in times of shrinking resources and high inflation.

The SAP era has been, for most Nigerian financial institutions, an era of liquidation, closure or merger with bigger and more viable allied companies. Consequently, a growing number of Nigerians, especially women, are losing faith in Nigerian banks. The women who participated in the study spoke to this development and how it further discourages them from having anything to do with banks:

Banking is not viable, if [one] deposited money, sometimes it is difficult to collect back [the money] (113).

I have never been to the Bank to borrow money, formerly I have small money in the Bank, but I lost the money when the bank closed (13).

While SAP explains the high closure of banks in Nigeria in recent times, the corruption of bank officials is equally to blame for the liquidation of some banks and their inability to repay customers money invested or deposited in the banks. While the Abacha military government made some efforts to crack down and prosecute corrupt Bank officials, the government was not able to refund numerous bank customers (including myself), the money that was “lost” to liquidated banks.

As bank credit resources shrink as a result of SAP-induced financial crisis, high interest rates become one of the mechanisms Banks are using to boost their loanable funds. As interest rates increase, understandably, the women are further discouraged from considering bank loans as a source of credit.

Informal and quasi-formal credit are also equally becoming increasingly inaccessible to a large number of the Jos women who participated in the study. Informal credit associations are having difficulty meeting requests for loans because the harsh economic situation has adversely
affected the ability of most people granted credit to make credit repayments. Rampant cases of
default in repayment leave the associations’ loanable money unreplenished to a level that
cannot accommodate the ever numerous demands for loans. The Jos women spoke of the
difficulty in obtaining loans from informal credit associations and individuals:

Before I can borrow money from association [town] but now nothing because of hard times (I5).

Formerly, I belong to Esusu rotational credit association but now, this is not the case because of hard times (I4).

No body is ready to give the little he[she] has as credit or loan or it will attract 40% interest[s] (R61).

For [the] past two to five years, I have been getting goods on credit and after selling, I use to send back [to] the customer [the] money, but since 1996, no body gives [goods] on credit (R14).

People are no longer ready to give out money on loans basis because everyone is crying of lack of Naira [money] (R40).

Individuals and town unions are ... unable to give loan as before (R21).

Husbands and brothers are unable to give loan to sisters. There is less or virtually no money to lend-out. Everybody is managing (R13).

The little money credit either through my husband cannot meet the inflationary trend faced, therefore making my purchasing power low (R20).

Lamenting on the shrinking of quasi-formal and informal credit, the following research participants note:

The little loan given is not enough to purchase items in large quantity (R45).

Because contributions from informal activity is low and cost of living is high, there is hardly enough money to save. Also, money from thrift savings is small to do any reasonable business (R43).

As the foregoing shows, the Jos women studied are increasingly finding it difficult to
raise capital for their businesses from both formal and informal sources. It has become hard for banks to extend credit, especially to the poor whose majority are women. While the women hitherto obtained credit rather easily from informal sources, they now acknowledged that informal and quasi-formal credit associations are increasingly failing to respond to their credit requests. The growing inaccessibility of credit to the women lies in the SAP-engendered economic hardships which make it increasingly difficult for banks, individuals and associations to grant credit. As well, the Jos women are unable to obtain formal institutionalized credit from banks because of the gender-biased structures that denied them ownership of land, houses and other collateral security often demanded by banks. Given that the Jos women can hardly raise or borrow money from individual family members, friends or associations as a result of SAP-induced hardships, the women rely largely on the meagre profits they make from their informal activities as reinvestable funds.

The Jos Women's Access to Business Stalls/Stores

Like the Banking institutions, the (Jos) Market Authority does not have specific policies that favour or discriminate against women. However, evidence from this study suggests that women are less likely than men to have access to business stalls or spaces in the Jos main market. About 27 (39%) of the 70 women interviewed have requested a business space from the Jos Market Authority. Of the 27 women who have ever requested market space, 10 were granted stalls by the Jos Market Authority. Most of the women use non-market stalls - rented residential house stores, owner-occupied house stores, makeshift kiosks, open makeshift space around the market, and tree canopies.

For the majority (82%) of the Jos women who are non-market stall users, the high cost
of stalls is one of the major problems facing women in the Jos urban informal sector. According to the women, the high cost of stalls is aggravated by SAP-induced inflation and generally high prices of goods and services. With SAP’s trade liberalization, currency devaluation, price deregulation, cuts in social services and essential commodities, and privatization of public utilities, the country witnessed unprecedented inflation. Consequently, the high fee or rent charged by the Jos Market Authority and stall landlords is a logical outcome of SAP-induced cuts in social services and price hikes. Aside from the high rent for stalls, most of the women mentioned other factors constraining their access to market stalls. These factors include women’s socio-economic status and class, inadequate stall spaces, social network advantage, bureaucratic bottlenecks of the Jos Market Authority, ethnicity or tribalism, favouritism, unwarranted levies and charges by the Jos Market Authority, and insecurity of market stalls. Most of these constraining factors are seen by the Jos women to have been largely accentuated by SAP directly or indirectly.

While inadequate stalls have been a problem for the Jos Market Authority in the pre-SAP era, SAP-induced cuts in social services have compounded this problem, making it increasingly difficult for the Market Authority to maintain or expand its structures, or construct new market structures. Limited budgetary allocations to the Jos Market Authority by the Plateau State government has meant reduced projects and reduced maintenance of structures already in place. With limited stall spaces and numerous demands for stalls, the financially able and well-connected, who are mostly men, are typically the beneficiaries of Jos market spaces. As one of the women interviewed observes “Jos market stalls are for big men and not for poor people” (R7). Similarly, affluent and well-connected women who are most likely to be of Igbo and Yoruba ethnic groups are the second beneficiaries of core Jos market spaces. The
predominance of poor women, including Jos Plateau indigenous women, as occupiers of rented open market spaces and unrented open spaces around the Jos main market, as observed in this study, attests to the importance of class in the allocation of stalls in Jos’ main market. As well, poor women constitute the major occupants of open makeshift spaces, tree canopies and as street hawkers. Speaking to the role of class in market stall allocation, the women said:

The ability to acquire stall space depends on the status and how much a woman can afford (R4).

If you don’t have access to thousands of Naira to afford a rentage for two years, the stall can never be given out (R16).

Besides class, some of the women interviewed indicated that social networking is key to owning a stall. In other words, the ability to own a stall depends on whom one knows ("imma nmadu or imma onye mma madu" - a popular Igbo saying) and how well-connected one is to Jos Market Authority officials. As one respondent put it:

If you don’t know anybody in that office [Jos Market Authority], it [stall] will not be given to you (R6).

Affluent men and women, more than the poor (a majority of whom are women), are more likely to be well-connected to the ‘power centres’ in Jos city, in general, and in the Jos Market Authority office, in particular.

Closely related to class and social networking is ethnicity/tribalism. Although very potent about 4 to 5 years ago, some of the women interviewed noted that ethnicity is becoming relatively unimportant with respect to a person’s access to a market stall in the main market. It would appear that some wealthy Jos Plateau indigenous men who are now absentee stall-owners used their ethnic base, class and social network to obtain stalls from the Jos Market
Authority. Some of these absentee stall landlords act as second or third party intermediaries through which affluent men and women from other ethnic groups (Igbo, Yoruba etc.) gain access to market stalls.

In an economy where many people, particularly civil servants, are increasingly being “SAPed-out” - - reduced to living with hardly subsistence income - - many civil servants, especially men, are engaging in whatever activity (“legal or illegal”) can fetch them badly needed cash. In this circumstance, social networks and ethnic-connections are being unduly exploited, with bribery and corruption facilitating the activities from which additional income is sought. The Jos Market Authority personnel (mostly men) who indulge in such corrupt practices canvas to meet with market stall seekers, promising to assist and actually assisting them in securing market stalls in return for payment. Where money is not agreed upon, the market stall seekers feel obliged to give “something” in kind (goods, etc.). One of the research respondents lamented:

Because of corruption, they want me to give them something before they give [stall] and as a Christian, I cannot do that. [Adding, she states]: [t]he highest bidder takes it all. The more naira you can dash out, the easier for you (R20).

The Jos Market personnel, usually Jos Plateau indigenous men, act as contact persons, agents and middle persons through whom stalls are allocated to mostly non-Jos Plateau indigenes. The acquisition of stalls through well-connected agents or intermediaries presupposes that a market stall seeker is financially sound, both in terms of his/her ability to provide the monetary reward often demanded by agents and the money required by the Jos Market Authority. By virtue of their robust financial resources and social networks, affluent men obtain market stalls from the Jos Market Authority relatively easily. Financially sound women obtain stalls from
mostly second party male stall owners who typically inflate the rent of stalls, especially if the male stall owners are unrelated to the women market stall seekers.

The involvement of “so many interests groups,” as noted by one of the respondents (R44), aggravates the already high stall prices. As well, in some instances the Jos Market Authority personnel and most of the second and third party stall owners demand advance payments, possibly for up to two years. In this regard, respondents, lamented:

The Market Authority at the Jos main market requires for 2 years rentage which is about N50,000 or I should buy the stall for N200,000 which is unaffordable (R16).

It is not quite easy [to procure stall], you have to go through the agents and they themselves have to add their own amount to the rent (R63).

Both the Jos market authority and private landlord demand for one or two years rent payment and it is not easy for women to afford it (R12).

While these irregularities go on in the allocation of Jos market stalls, the Jos Market Authority seems unwilling to punish or stop the malpractice of its personnel, or to discourage the profiteering by second or third party stall owners. As one of the Jos women complained, “individual get as many shops as possible without [the authority] limiting the number [of stalls] each person suppose to acquire” (R4). For this reason, one of the Jos women offered this suggestion: “middle men should be removed from stall allocation. Individuals should apply and if qualified should be given stalls” (R12). It is, however, not entirely surprising that the authority appears not to be checking the irregularities in the allocation of stalls. The irregularities constitute a source of additional income or ‘fringe benefits’ for the market authority employees.

Bureaucratic bottlenecks, delays and unwarranted stall charges are other constraints to the Jos women’s access to market stalls. Most of the Jos women spoke of red-tape as a
constraint: "... you have to follow so many procedures" (R44). This study observed that even though there was bureaucracy in obtaining market stalls from the Jos Market Authority in the pre-SAP era, it appears to have become worse since the adoption of SAP by the Plateau state government. It would appear that the intensification of bureaucracy is partly due to frequent lack of stationery and application materials due to SAP-engendered cut backs, and also due to the actions of Jos Market Authority officials who use artificially constructed delay tactics as a mechanism to extort money from stall seekers. In the circumstances, applications take a long time to be processed. Instead of going through the long bureaucratic process or cutting corners and paying “kick backs”, most of the women devote their meagre financial resources and time to fulfilling their numerous familial and economic responsibilities.

Apart from unwarranted bureaucratic bottlenecks, the Jos Market Authority frequently engages in the practice of collecting “unwarranted” levies and fees from stall owners and occupants, especially in the current SAP era of economic crunch. I observed one such levy collection exercise during the course of this research. During the levy collection, the Jos Market Authority personnel, or personnel of the private company contracted to collect fees, went from one stall to another both in the market place and on the streets, requesting stall/store occupants to pay stall levies. The collectors locked the stalls or stores of traders who could not pay, thus preventing the defaulters from carrying on with their business activities until the amounts owed were paid.

Makeshift and roadside market traders, the majority of whom are women, often worry on a daily basis whether their business spaces and wares would survive to the following day. Their anxiety is driven by the “market/street beautification” activities of the Jos Market Authority and the Jos Metropolitan Development Board (JMDB). I observed one such market
beautification exercise, termed “Operation Clear Attachment”, during the course of this study. Unanticipated by most traders, the operation started on Sunday evening, the 4th of May, 1997 and lasted through Monday, the 5th of May. On that Sunday, a day of rest and worship for most traders, the Jos Market Authority used its “Task Force” and mobile police force to destroy and remove makeshift stalls, tables and other business properties belonging to petty traders around Jos main market. As the operation was under way, some traders salvaged whatever business wares they could. At the end of the operation, a large section of the market housing petty traders, especially women, was completely gone, with business wares, tables and goods either destroyed or lost to looters. Consequently, most of the petty traders affected were not only dislocated but were left jobless. Those who had the means had to start their businesses all over again from scratch. The destruction of the petty traders’ makeshift stalls and businesses, the emotional and psychological trauma associated with the destruction, calls into question the justification for the levies and taxes often collected from the traders by the Jos Market Authority. The destruction underlines the limited value assigned to the informal businesses of the poor by the state agency entrusted with resource allocation and urban development. This limited value is accorded in spite of the fact that the informal businesses help sustain families, and regenerate labour power at a low cost for capital.

The Jos Women’s Access to Business Information and Training

Evidence from the Jos women who participated in this study shows that very few of them had access to formal or institutionalized business information and training. While the Jos women studied acknowledge that a variety of formal or institutionalized information and training sources such as the National Commission for Women, Women Educational/
Vocational and Model Centers, Family Support Programme, National Directorate of Employment, Health and Veterinary Centres are available for Jos urban women, only 8 (12%) of the 70 women interviewed in this study had access to institutionalized information or training. Most of the Jos women obtained information or training from informal sources such as friends, apprenticeships, social networks. As well, some women obtained information or training from quasi-formal sources such as business associations, cooperatives, etc. Most of the women indicated that SAP has contributed to the high cost of information and training. The women said that the high cost of obtaining business information and training discourages them from requesting or obtaining business information from government institutions:

Owners of these centres [formal institutions] have increase fees and the [price of the] materials needed for training has gone up. Only few [women] who can afford [it/them] can go to the school [centres] (R33).

I feel if the capital is there, one can easily enroll in one of the business centres for training methods (R40).

Aside from the high cost of obtaining institutionalized business information and training, some of the women interviewed acknowledged that information, especially from the Women’s Commission, Women Educational and Model Centres as well as Health Centres, emphasizes personal hygiene and nutrition, family planning, catering, food or typically traditional female dominated activities such as pomade, soap, tye and dye, mat, basket, bags and craft making and knitting. One of the Jos women, for instance, spoke to the domestic science focus:

I was trained to be a confectionalist i.e making and baking cakes and bread. Generally, women are trained in making and processing of things. Some are trained on sewing and making of fashion and others are trained in the making of cakes and pies (R63).

The narrow and domestic science focus of formally established government information and
training centres not only reinforces the domestication of the Jos women but also perpetuates their predominance in low income informal activities. As well, the centres merely address a few of the immediate material or practical needs of an insignificant number of the Jos women interviewed. A detailed examination of the Nigerian State-initiated women’s programmes and centres, in the State’s attempt to respond to the call to humanize SAP, is presented in Chapter 7. SAP has also limited women’s access to informal sources of information and training. In the SAP era, where competitiveness rather than cooperation is the hallmark of business success and survival, most people are increasingly becoming unwilling to share information. Apart from the shrinking informal information sources from friends and business acquaintances, informal apprenticeship as a source of information and training is fast shrinking as a result of SAP-engendered hard times. A research participant, for instance, spoke to this:

We normally send our children to get their [apprenticeship] training from somebody’s shop and majority don’t take people again because due to hardship they have closed [either business or stopped accepting apprentice trainees] (R56).

SAP-induced socio-economic hardship is reducing the pace at which business owners, especially men, accept apprentice trainees because the owners are increasingly finding it difficult to “settle” or set up trainees on completion of their business training. Most male business owners are increasingly using the unpaid services of their wives and children or poorly paid female store attendants instead of training people that are not their relatives.
Reproductive resources include social and infrastructural facilities and services that enhance the well-being or welfare of people. They include food, healthcare, education, transportation, housing, water. Since women are responsible for the bulk of reproductive work in most societies, including the Jos community, these resources are crucial in the fulfillment of their numerous reproductive and domestic activities. While the resources enable women to accomplish their numerous reproductive responsibilities, they are also important to women in their productive capacity. For instance, women need nutritious food, good healthcare and clean water not only for the well-being of their families and themselves, but also to be able to perform their productive work in the informal and formal sectors. As well, food - whether raw or cooked - constitutes an element of some women’s business items. Women’s food processing and preservation activity for domestic use or sale requires clean and portable water. Given the importance of the resources for women’s reproductive and productive activities, their availability or non-availability, as well as how much they cost, are sure to influence women’s performance.

Evidence from this study indicates a general scarcity of food, as well as high prices of food items, high cost of healthcare, education and transportation as a result of SAPs. All the women who participated in the study said that the price of food stuff is not only high but has continued to increase at a rather fast rate:

Before, a mudu [measuring bowl] of local rice costs N1 [N= Nigerian Naria], later, a similar mudu costs N5, now the same mudu costs as from N50 to N60 (R35).
Last year [1996] a mudu [measuring bowl] of beans costs N25 to N30. Now it costs N50. A mudu of local rice costs N35 to N38 last year, now it costs N50 to N55. A mudu of foreign rice costs N60 last year, now it costs N80 to N90 (R67).

In the 1980s a yam costs N3. Now [1997], a similar yam costs between N50 to N70. Before, a mudu of foreign rice costs N50, now a mudu of foreign rice costs between N80 to N100. When you buy [goods] today, after selling you add money to replenish stock (R10).

Egusi [((melon)) costs N130 per mudu [measuring bowl]] last week, this week it costs N150. Ogbunu [((another soup condiment)] costs N1,700 per bucket [measuring bucket] last week, this week, it costs N2000. A carton [box] of frozen fish costs N30 in 1977, now [June, 1997] it costs N4000 - N5000. We rely on God's intervention (I27).

Before N100 was enough to prepare a pot of soup but now, N500 is not enough for a similar pot of soup (I9).

Prices of food stuff are increasing everyday. Two days ago, a mudu of dry okra costs N35, today it costs N50. A mudu of groundnut which costs N40 last week, now costs N49 (I33).


Table 21 (page 180) shows the prices of some food items for 1985 and 1997. As can be seen in this Table, there is a great difference between the prices of goods for 1985 and 1997. While the prices of nearly all food items have increased, the prices of imported food items (see Table 21*), especially the ones rich in protein, have increased greatly. SAP's triple packages of cuts in essential commodities and food stuffs, currency devaluation, and import restriction have made the cost of imported food items such as milk, cereal and baby formula, semovita, flour, sugar, vegetable oil and rice, amongst others, very expensive. The SAP-engendered high costs of food stuffs, coupled with the high cost of agricultural inputs (fertilizer, machinery, etc.) and peasant farmers' lack of access to agro-inputs, have resulted in the high prices of locally
produced foodstuffs - beans, maize, garri (processed from cassava), palm oil, melon, “ogbono” (soup condiment), etc. As a result, many families, especially low income ones, are increasingly finding it difficult to eat a well balanced diet.

While most of the Jos women (86%) who participated in this study indicated that their families (86%) eat three times a day, the foods eaten are usually of limited quantity and of lower quality (alternatives). Most families can hardly afford food rich in animal protein. Some families substitute crayfish for meat or chicken, others substitute beans or soya beans for meat, fish or eggs. As a result of the high cost of imported food items such as semovita or semolina, most families resort to eating locally produced alternatives such as “elubo” (cassava flour), “akpu” or “garri” (both processed from cassava), “amala” (yam flour). Some substitute “kwulikwuli” (by-product of groundnut oil) for salad cream which is very expensive.

The Jos women who participated in the study spoke to the trend of high prices of food items:

Price of food has gone up. Consequently, women are buying less and cheaper food, more of garri, cassava flour. Presently, only the rich consume tea. You don’t eat due to the sweetness or quality of food anymore. Whatever comes your way you have to take it to keep body and soul moving (R15).

We only buy the food we can afford and not what we wanted to eat.... We would like to take some snacks in between meals but we cannot afford it (R20).

Some how, quantity has reduced and not what we wish to eat that we eat at times (R38).

In my family, we eat whatever is available locally (R35).

Urban women make do with what they can afford (R54).
Table 21: Market Survey of Some Selected Foodstuffs in 1985 and 1997 (all prices are expressed in Nigerian Currency, Naira, N)

<table>
<thead>
<tr>
<th>Item</th>
<th>Quantity</th>
<th>Price (Naira)</th>
<th>1985</th>
<th>1997</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rice (caprice and seme)*</td>
<td>50 kg</td>
<td>300.00</td>
<td>3,050.00</td>
<td></td>
</tr>
<tr>
<td>Clamico Rice*</td>
<td>50 kg</td>
<td>280.00</td>
<td>2,880.00</td>
<td></td>
</tr>
<tr>
<td>Rice (caprice and seme)*</td>
<td>Mudu</td>
<td>8.00</td>
<td>70.00</td>
<td></td>
</tr>
<tr>
<td>White Beans</td>
<td>100 kg</td>
<td>100.00</td>
<td>4,300.00</td>
<td></td>
</tr>
<tr>
<td>White Beans</td>
<td>Mudu</td>
<td>7.00</td>
<td>45.00</td>
<td></td>
</tr>
<tr>
<td>White Garri</td>
<td>A bag</td>
<td>50.00</td>
<td>1,150.00</td>
<td></td>
</tr>
<tr>
<td>Garri (white or oil)</td>
<td>Mudu</td>
<td>0.50</td>
<td>8.50</td>
<td></td>
</tr>
<tr>
<td>Maize (red ones)</td>
<td>A bag</td>
<td>200.00</td>
<td>3,000.00</td>
<td></td>
</tr>
<tr>
<td>Maize</td>
<td>Mudu</td>
<td>7.00</td>
<td>20.00</td>
<td></td>
</tr>
<tr>
<td>Golden Penny Semovita*</td>
<td>2 kg</td>
<td>1.00</td>
<td>160.00</td>
<td></td>
</tr>
<tr>
<td>Golden Penny Semovita*</td>
<td>15 kg</td>
<td>25.00</td>
<td>650.00</td>
<td></td>
</tr>
<tr>
<td>Peacock Semolina*</td>
<td>1 kg</td>
<td>0.50</td>
<td>70.00</td>
<td></td>
</tr>
<tr>
<td>Ciao tomato paste</td>
<td>Tin</td>
<td>0.10</td>
<td>15.00</td>
<td></td>
</tr>
<tr>
<td>NAN (Baby formula –BF)*</td>
<td>450 g</td>
<td>11.00</td>
<td>240.00</td>
<td></td>
</tr>
<tr>
<td>S.M.A (ordinary) (BF)*</td>
<td>450 g</td>
<td>11.00</td>
<td>290.00</td>
<td></td>
</tr>
<tr>
<td>Cow and Gate (BF)*</td>
<td>450 g</td>
<td>10.05</td>
<td>240.00</td>
<td></td>
</tr>
<tr>
<td>Nutrend (BF)*</td>
<td>Big size</td>
<td>3.05</td>
<td>205.00</td>
<td></td>
</tr>
<tr>
<td>Cereal*</td>
<td>Big size</td>
<td>0.20</td>
<td>300.00</td>
<td></td>
</tr>
<tr>
<td>Sugar (St. Louis)</td>
<td>One packet</td>
<td>0.80</td>
<td>40.00</td>
<td></td>
</tr>
<tr>
<td>Liquid Peak milk*</td>
<td>One tin</td>
<td>1.03</td>
<td>35.00</td>
<td></td>
</tr>
<tr>
<td>Liquid Peak milk*</td>
<td>One dozen</td>
<td>15.00</td>
<td>400.00</td>
<td></td>
</tr>
<tr>
<td>Peak milk (powdered)*</td>
<td>450 g</td>
<td>10.00</td>
<td>205.00</td>
<td></td>
</tr>
<tr>
<td>Peak milk (powdered)*</td>
<td>Family size</td>
<td>21.00</td>
<td>470.00</td>
<td></td>
</tr>
<tr>
<td>Milo</td>
<td>Family size</td>
<td>5.05</td>
<td>335.00</td>
<td></td>
</tr>
<tr>
<td>Bournvita</td>
<td>Family size</td>
<td>6.00</td>
<td>290.00</td>
<td></td>
</tr>
<tr>
<td>Butter (blue brand)</td>
<td>Biggest size</td>
<td>2.00</td>
<td>180.00</td>
<td></td>
</tr>
<tr>
<td>Turkey (cooking oil – CO)*</td>
<td>4 litres</td>
<td>8.00</td>
<td>400.00</td>
<td></td>
</tr>
<tr>
<td>Sunola (CO)*</td>
<td>4 litres</td>
<td>10.00</td>
<td>460.00</td>
<td></td>
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<tr>
<td>Palm oil (CO)</td>
<td>One bottle</td>
<td>5.00</td>
<td>50.00</td>
<td></td>
</tr>
<tr>
<td>Groundnut oil (CO)</td>
<td>One bottle</td>
<td>5.00</td>
<td>50.00</td>
<td></td>
</tr>
</tbody>
</table>

*Imported items
BF stands for Baby Formula.
CO means Cooking oil.
Women said that they eat least and last whenever food is in short supply in their homes. According to these women, their husbands and children not only eat more food, they eat the best parts or portions of food or meat. Commenting on the size of food eaten by different members of the family, a respondent said:

Actually there is a difference when it comes to serving of meat, husband's portion is more than any [other person's] in the house (R16).

Women's selflessness, altruism and the unequal power relations between men and women seem to account for their tendency to sacrifice their share of food for children and husbands in times of food shortages.

The study observed that SAP-induced cuts and the introduction of user fees in health services, as well as privatization, have raised the cost of health care and medicines. The Jos women lamented that good quality health care, currently available in some private hospitals, is increasingly out of their reach. In this regard, one of the women said:

Government hospitals have no drugs. Private hospitals are too expensive. Traditional [healers] charge more (R33).

Another woman put it this way:

Some people will not go to hospital because they have no money. JUTH [Jos University Teaching Hospital], formerly a public hospital [do not charge] user fees, but now, [it charges] user fee [at a] high price. Doctors direct you to their own privately owned chemist, which is also very costly (R12).

Yet another lamented:

Before, per ample of chloroquine costs N1.50. Now it costs N10 (R42).

Similarly, my personal experiences and observations of health care in a semi-private mission hospital when my children were sick, and in a public hospital, when my sister was ill, corroborate the phenomenon of drug scarcity. Most of the drugs prescribed for my children in
the semi-private hospital were not available. I had to purchase them from private pharmaceutical stores, some of which are owned by doctors and nurses working in hospitals. The growing ownership of drug stores and clinics by doctors and nurses reflects their poor salaries. Commenting on the high cost of drugs, as well as the increasing ownership of drug stores by medical practitioners, one of the Jos women noted:

Drugs are very expensive, especially in pharmaceutical stores. All [some] doctors have hospitals or pharmacy because they are not well-paid. Nurses and doctors are not committed to treat sick people because they are not well-paid or paid on time.

As well, in the two hospitals equipment, bedding, mosquito gauze, etc., were dilapidated. Typically, the bills for hospitalization in the hospitals are high, generally beyond what poor women and their families can afford.

While drugs in hospitals are expensive, drugs in the private pharmaceutical stores are even more expensive. The women interviewed were of the view that the high cost of health care is largely responsible for both the high mortality rate in the country, especially among women and children, and the high incidence of self medication and use of alternative (traditional) medicines. Like inadequate nutritional food, lack of adequate health services is sure to affect the productivity of the present and future generations of Nigerian workers, especially those from poor families.

The study observed that SAP-engendered cuts in education, as well as privatization have made education also very costly. Consequently, some families, especially low income ones, are increasingly unable to train their children up to desired school level (secondary, post-secondary). Commenting on the high cost of education, the Jos women observed:
Education is meant for the rich today. The poor and average who are trying to send their children and wards to school find it hard because the farming which used to help them in the past there is no fertilizer (R33).

Children cannot receive good education from public schools except private school [which is] costly. You have to have money to put your children in private school (R12).

Education, now is for the rich from the lowest up to the highest grades (R15).

In 1985, an 80-leaf exercise book costs N1.00, 60-leaf costs 0.70K, 40-leaf costs 0.30k and 20-leaf costs 0.20K. One bic costs 0.10K, a pencil costs 0.05K, and an eraser costs 0.05K. Now, in 1997, an 80-leaf note book costs N30, 60-leaf costs N20, 40-leaf costs N15, and 20-leaf costs N5. A bic costs N8, a pencil costs N3 and an eraser costs N2 (R42).

In the circumstances, more men than women access education. Evidence from this study shows that househelps, who are mostly females, are discriminated against with respect to the kind and level of educational they receive. In the Jos and Nigerian contexts, househelps embrace persons who render non-monetary or monetary services to a host-family. Househelps could be related or unrelated to their host families. Host-family related househelps are extended family members who are usually paid in kind for their services. Non-family related househelps include persons from the same-town as their host-families or persons from distant places. Most househelps are girls. Depending on the agreement between the host-family and the families of the non-related househelps or the househelps themselves, non-related househelps may or may not be paid income by their host-families. Non-monetarily paid househelps, especially the host-family related, are not restricted to urban wealthy families. The monetarily rewarded househelps, who are usually non-family related are mostly found among urban well-to-do families. With the declining resources of many families (poor or rich) under SAP regime, both the host-family related and non-family related househelps are diminishing among urban
households. As well, host-family related househelps are likely to be discriminated against by families struggling to make ends meet under the hardships of SAPs. The following views expressed by the respondents speak to the discriminatory trend:

Some parents give good education to their children and send their househelps to public schools. Some househelps are over-laboured and go to school late (R22).

If I had [sons] I will want my sons to go to private schools where much attention is provided. If I had [school age daughter/s] I will make sure she goes to a private and Christian school where discipline and teaching is provided. [Househelp/s] ... will go to public school because they can’t do any help for our family in the future time. My children are part of my own family and househelpers are nothing [not] (R16).

In other Nigerian cities, as in Jos, househelps, are likely to stop their education at the primary or secondary school level or receive vocational, tertiary, secretarial and apprenticeship (hairdressing, dressmaking, bakery, etc.) training. The training in these vocations is often considered “lesser” education. Since most househelps are female, it follows that a substantial number of those who receive vocational, tertiary and apprenticeship training in the aforementioned vocations are women. While most of the women interviewed would like to give their sons and daughters the same kind and level of education, they nonetheless acknowledged that cultural and religious factors - ideologies of male-the-bread winner and women-the-housewives/mothers - could influence decisions about their sons getting higher education, particularly in the current SAP era with its resource shortages. As one respondent states, “umu nwanyi bu ama onye ozu” (women/girls belong to another people’s family):

Men [are] trained up to University because they are [considered] breadwinners, in spite of the fact that nowadays, women take more care of their parents [and siblings] (R13).

She, however, lamented that “Nwanyi bu Nwa” (women/girls are bonafide children) and deserve equal treatment as men/boys. Speaking to the preference for educating boys, this
informant gave a picture of the situation in her family:

I do not have enough money to pay children's school fees. As a result, one of my daughters got married without completing her education. The second daughter is now in business, instead of going to school (I5).

The SAP-induced high cost of education tends to provide fertile ground for a gender-biased access to education, especially among families with limited financial resources. Commenting on the implication of this bias, respondents indicated that the withdrawal of girls from school often leads to early marriages among women.

Evidence from the study shows that SAPs have caused increases in transportation fares. According to the Jos women, the increases have added to their burdens. In the view of the women, SAPs-engendered currency devaluation, import restrictions and cuts in social services, particularly transportation are largely responsible for the high cost of transportation:

After the implementation of SAP, prices of goods and services changed drastically. In relation to transportation, transport fares keep on changing everyday and it becomes very difficult as one plans for transport in a month (R40).

Fares have gone up from 50k [Nigerian Kobo in the early 1980s] to N10 [Nigerian Naira in 1997] (R33).

Bus owners charge more. Before SAP, bus (owners) charge N5, but now, they charge N10 (R15).

When I came to Jos in 1988, Taxi fare was 50k, now Taxi fare is N7 to N10 per a drop (R22).

Before I pay N10 to go to Gingiri market to buy some of the commodities that I sell. Now it costs N50 to go to Gingiri. The high cost of transportation is heightened by the high price of fuel and car parts which are also expensive (R12).
SAP-induced cuts in transportation facilities often mean restricted imports of vehicles and vehicle parts in Nigeria. Similarly, the devaluation of Nigerian currency due to SAP often means that Nigeria pays more for its imports, including auto-vehicles, while earning less for its exports - crude oil, cocoa, groundnut etc. Further, the high cost of spare parts often makes it difficult for many vehicle owners to adequately maintain their vehicles. As I observed in the course of this study, it is not uncommon to see taxi cabs and buses in which passengers play the role of door locks by holding the doors with their hands. It is also not uncommon to see public transportation vehicles with seats that have become “rusted iron springs”, and whose passengers are visibly concerned about the possibility of their clothes getting torn or soiled.

Speaking to the generally dilapidated condition of taxi cabs, a respondent said:

Most taxis are old and need maintenance but owners can hardly maintain it [their cars because the] cost of spare part [is] very expensive (R48).

For the Jos women, the frequent increases in transportation fares means frequent increases in the prices of the goods and services they obtain. And this reduces their profit margin:

High cost of taxi cabs [and buses] contribute to the high cost of business materials. People add transportation cost to the price of the things they sell in order to make profit (R48).

If taxi fare is high, you are bound to add the cost to your market price. Taxi men are also looking for ways to feed their families and every thing is costly hence the high cost of taxi fares (R10).

If taxi cost is high, women will add the high cost to their business and it will push price up (R21).

The high cost of transportation has also meant that a substantial number of women, especially
the poor and their children, “leg-walk” or trek. “Leg-walk” not only results in lateness, it also results in tiredness and, subsequently, low productivity or performance. In the circumstances, since most families spend a lot of money on transportation, families are left with less money for other social services equally important for the well-being of women and children.

In light of the foregoing, it is clear that SAPs are further limiting the Jos women’s access to productive and reproductive resources; consequently, the Jos women are finding it difficult to maintain their informal businesses and to meet the material and other sundry needs of their families.
CHAPTER 7

RESPONSES TO STRUCTURAL ADJUSTMENT PROGRAMMES

This chapter focuses on responses to the effects of SAPs. The responses are explored at two levels: responses from the women, and those from the Nigerian State. The chapter is divided into two sections. The first section discusses the responses of the women who participated in this study, while section two dwells on how the Nigerian State has responded to the impact of SAPs on women.

The Jos Women's Responses to SAPs

Evidence from the Jos women indicates that they are not passive victims of SAPs. The women are fighting back through various strategies. Most of the Jos women engage in multiple income generating activities to ensure the survival of their businesses and families. The women who participated in the study spoke to the strategy of multiple activities:

I try to diversify my business endeavours i.e. not restricting my attention to one item. I also follow seasonal crops and buy them when they are at their cheapest rate and store them before sale in order to ensure the survival of my business and family (R40).

I work harder than before. [I] engage in many activities as I can in order to improve the living standard of the family in general (R39).

[I] combine civil servant [service] work with business (sale of soft drinks, “kunu”, bread, coconut candies, popcorn, potato chips) and poultry for the family to survive (I38).
Women are increasingly engaging in small businesses and in multiple activities as a result of hard times. Women civil servants (HND, HSC, B.Sc., Masters) are increasingly involved in small/petty businesses in spite of its meagre income. Businesses mostly after school, work, and in full during holidays. Though income from petty business is small, turnover of stock, especially bread, is very fast/quick compared to men's relatively big businesses with big capital. Women becoming the bread winners as husbands' businesses is slow, falls, closes or is bedeviled with other misfortunes - theft (armed robbery), Four-One-Nine [a popular kind of tricksters in Nigeria], etc. (112).

Most of the Jos women are dressmakers and food servers at the same time, or traders, food servers and local drink makers. Some are civil servants, traders, dressmakers and poultry keepers, while some are traders, local drink makers, goat rearers or crop growers. The women indicated that they undertake multiple activities so that the loss/es made in one activity may be offset, or at least reduced, by the gain/s made in another.

For most of the civil servants-cum-informal sector operators, informal earnings constitute more than a supplementary income:

Money in petty trading is five times more than civil service salary (17).

Salary [from civil service is] too small, [it is] not enough for monthly expenses. Money in [the] informal sector is more than civil service work [income/salary] (11).

If money [income from informal activity] is saved, it will be more than civil service monthly salary (12).

Civil service salary [is] hardly enough for family up-keep. Income from petty-trading and knitting supplements public service salary. Money [from informal activities are] mostly used for feeding and clothing the family (136).

Women's informal work brings in more money than husband's salary (19).

For the civil servants-cum-informal sector operators, the informal sector serves as an arena for
raising income, while the formal sector serves as an arena for raising additional financial resources (formal wage, work-place rotational credit, etc.), obtaining goods at relatively cheaper rates (work-place associations, etc.) and selling informal sector goods.

While the Jos women’s multiple modes of livelihood (MML) ensure the survival of their informal activities, the enormous time and energy they expend on the numerous activities result in self-exploitation and, consequently, poor health for the women. Commenting on the consequences of MML for the Jos women, a research respondent observes that women's health is adversely affected and that “they are likely to get old quick” (R58). Similarly, a group of 35 women informants see women’s “excessive tiredness, fatigue, headache, sleeplessness” as the outcome of their multiple activities (112). A consequence of their engagement in multiple modes of livelihood is that the Jos women hardly have enough time for themselves or their young children. Young children are often left in the care of their older siblings, usually females. The social well-being and education of female “second mothers” are, in many cases, compromised for family reproductive responsibilities.

While informal income complements or often surpasses the formal income for some civil servants-cum-informal sector operators, their formal sector jobs are often compromised, resulting in limited productivity. For other civil servants-cum informal sector operators, especially those without any form of assistance, businesses are closed while they are at work in the formal public sector. As one civil servant-cum-trader laments:

[I engage in] morning business before 7.30a.m and evening business] before going to bed (i.e. from 4p.m - 10p.m). While at work, the business is closed [to the] public (R8).

In addition to the strategy of multiple modes of livelihood, the Jos women are reviving, reinvigorating and adopting a traditional rotational credit system called “esusu”, “adashe” or
“ajo” (saving, credit networks). Within the rotational credit system individual members make a fixed contribution of money at regular intervals (weekly, monthly, etc.), enabling members in rotation, to cash in whole or in part the amount of money contributed by the entire group. For individual women members, rotational credit system constitute an alternative avenue for depositing and saving money, meeting loans demands and rescheduling debts. The Jos women members of the rotational credit association save in order to obtain credit. With the exception of the last collecting member who extends credit to other members, all members receive credit. Although the money contributed, as well as loan given through the credit system varies from one credit group to another, the money is usually small. While a phenomenon of the rural and urban poor, rotational saving and credit is increasingly being embraced by urban middle and professional socio-economic groups. This development is as a result of SAP-engendered resource shortages and Bank’s credit squeeze.

Most of the Jos women’s rotational credit systems operated through some of the associations that they form. These associations include town unions and other trade or professional associations such as those of hairdressers and restaurant operators. Some of the Jos women’s rotational credit system are organized among friends, neighbours, family members (nuclear or extended) or co-workers (in the formal sector). The town unions which are formed by a group of Jos women from a particular town/community now transcends their generic cultural/village tie, welfare and community development roles. They cater to the financial needs of members through credit extension from the association’s fund. Similarly, some of the trade or professional associations such as those of hairdressers and restaurant operators currently go beyond protecting their trades to granting loans to members. Aside from being an avenue for raising credit, some of the Jos women’s rotational credit associations also
acts as avenue for obtaining and sharing expensive resources such as meat, particularly during festive periods. Although the amount of money realized from this credit system is usually small, the system appears to be an ingenious and alternative way of raising capital for women’s informal activities.

Another business survival strategy which is fast gaining ground among the Jos women in the informal sector is credit purchase and sale. Within the credit purchase system, an individual buys goods or obtains services from customers and makes payment in a predetermined future date. With respect to credit sale, an individual sells goods or renders services to customers and expects payment later. According to the Jos women, the success of credit purchase and sale system depend on mutual trust between sellers and buyers, as well as buyers ability to fulfil their debt payments.

Personal determination to survive is another business survival strategy that the Jos women have developed. In an attempt to make ends meet, the women generally work very long hours, depriving themselves of leisure or recreation.

Securing business materials from cheaper sources constitutes another business survival strategy for the Jos women. The women now resort to obtaining their business materials from Jos neighbouring “bush/village” markets, distant intercity markets (such as those at Onitsha, Kano, etc.) or even markets in neighbouring countries. While acknowledging that goods are relatively cheaper from these sources, the Jos women said that the high cost of transporting the materials from the distant sources, as well as fluctuating market prices, and the monetary “kick backs” usually demanded by police and custom officials tend to undercut their business profits. As expressed by some research informants, and as I personally observed in the course of my previous (1993) and current studies (1997), an “informal” way of raising additional income for
a substantial number of police and custom officers, especially since the SAP era, is to use their “official and unofficial” duty hours to extract money from traders and vehicle owners alike. In the course of police and custom inspections of vehicles and goods, real or fictitious problems are often found by officials who, in most cases, demand money rather than lay charges. Popular trade routes, air/sea ports and borders are highly contested for by corrupt Nigerian police and custom officers as these locales have the potential for yielding more “kick backs,” either in cash or gifts. The Nigerian governments (federal and state) have failed to institute effective regulatory mechanisms to curb the illegal activities of corrupt Nigerian police and custom officials. The “kick backs” (cash or goods) tend to aggravate the high cost of goods and services and, consequently, undercut business profit. As well, the women who travel very frequently run the risk of health and road hazards. Also, the women often leave their underage children in the care of senior siblings during the period (often several days) that they are away. The well-being and education of the affected children (those cared-for or those who act as caregivers) are understandably affected.

Bulk purchase, especially when prices of business materials are cheaper elsewhere constitutes another survival strategy adopted by the Jos women. Bulk purchase often requires substantial financial resources. Consequently, the success of bulk purchase often depends on the financial capacity of the women as well as their knowledge of when and where cheaper goods can be obtained. Membership of credit yielding women-centred organizations such as the Country Women’s Association of Nigeria (COWAN) has guaranteed a number of the Jos women easy access to credit. While COWAN and other women-centred organizations constitute important sources of credit, information and training for the Jos women, only very few of the women, mostly from the middle socio-economic group, belong to and benefit from
such organizations.

Shifting deftly from a less profitable business to a profitable one is another business survival strategy for the women. Although this survival strategy can ensure that the women remain in business, it requires energy and resilience on the part of the women.

Some of the Jos women, especially those who engage in urban agriculture indicated that their business materials are largely sourced from their farms. Farm work or animal rearing makes a demand on the women’s time and energy but have enabled the Jos women urban farmers to reduce the price that would have been paid for business materials obtained from the markets.

Financial assistance from relatives and friends constitutes another survival strategy for the Jos women studied. While acknowledging that money from these two informal sources of credit has supported their informal activities, the women lamented that SAP-engendered economic hardships are limiting the amount of resources that they can raise through these sources. This is understandable, considering that as SAPs economic hardships deepen, relatives and friends with meagre resources become concerned with their own personal survival and are unable to extend informal credits to the women.

Faith in God’s guidance is another survival strategy that emerged in the study:

Many people, especially women turn to God for the numerous problems caused by SAPs. If one gives her life to God, she will only be concerned with basic things, clothing, shoes, etc., i.e. covering her nakedness and doing her work. Parents need to train their children in the word of the Lord. God's intervention in peoples lives is the ultimate solution to Nigeria’s problems (R19).

I went to Elele (spiritual centre) and prayed for God’s guidance on what to do to ensure the survival of my family (R48).
The women have become very religious. They seek God’s intervention through prayers. About 61% (43) of the 70 Jos women formerly interviewed (in structured interview format) belonged to religious organizations. Through their religious activities, the women pray that God will guide and touch the hearts of government leaders, who according to the women, are morally bankrupt. In the SAP era, where political and economic movements are denounced and suppressed, many of the Jos women consider non-violent religious and spiritual renewal movements as a way of attaining social, economic and political equity. Commenting on the need for spiritual renewal, a respondent stated:

Nigerians are not committed to God, they are not God-fearing. People are very selfish. They love money more than any other thing. Sin is too much in our country. If individuals and the society can change and become God-fearing, things will change, and justice will prevail for all. Only God can save us from the problems of the country (R67).

While the Jos women’s rather fatalistic attitude provides them some kind of buffer from the socio-economic hardships of SAPs, belief in providence prevents them from engaging in a more pro-active activities that will help to transform SAP’s and societal oppressive gender structures.

Aside from the strategies adopted by the Jos women to ensure the survival of their businesses, together with their families the women are adopting strategies to ensure the well-being of their families. The Jos Women and their children participate in most aspects of the familial survival strategies. With the assistance of their children, the women engage in multiple activities and have intensified their work for the purpose of keeping “body and soul” together. In most cases, the women put in extra time and energy sourcing cheaper food from neighbouring “bush or village” markets. While most of the Jos women and their families eat three times a day, the food eaten is of reduced quantity and of less quality. Because of the high
price of nutritious food such as meat, fish, chicken, egg and imported ones such as milk, semovita, semolina, alternative food items such as soya beans, “kunu”, “elubo”, “amala”, garri, which are produced locally are now eaten by most families. While acknowledging that the consumption of local food is beneficial to indigenous producers and dealers, as well as to the local economy, the Jos women lamented that nutritional quality is sometimes compromised. Moreover, the women indicated that they spend more time, energy and fuel preparing some of the local food substitutes which take time to process or cook. Importantly, the Jos women and househelp (where they are applicable), more than children and husbands, eat last and least, especially in households with very limited food.

The study observed that while all the family members are likely to reduce their consumption of items such as clothes and shoes by using them for a longer time and supplementing worn-out items with the less costly locally made tye and dye – “Adire” clothes, “Aba-made” shoes [Aba is an eastern Nigerian industrial and shoe-making town] or foreign “second hand” clothes and shoes - husbands (fathers) are less likely to cut down on their consumption of alcoholic drinks and restaurant or bar-centred local food delicacies (“isi ewu” (garnished goat head), pepper soup, fried meat, “suya” (roasted meat), “ugba na okporoko” (locust bean and stock fish), and salad. I observed husbands and fathers in Jos restaurants and beer parlours in the evenings eating various types of local food delicacies and using different brands of alcoholic drinks - stout, guilder, star, rock lager, kronnenburg, etc. to “wash it/them down”. Wives (mothers) and children rarely participate in this restaurant or beer parlour-based evening “feasting”. Husbands sometimes enjoy evening feasts with their male friends, girl friends or mistresses. The animal protein or food delicacies which have long ceased to be a component of some family meals are thus still enjoyed by some male household “heads” in
their after work evening outings. The tendency of women to be more concerned with familial welfare than are men is voiced by research informants:


Mata mu na sha wahala [(Women are under a lot of pressure to fulfil familial needs)]. Some husbands desert family, women do everything - food, school fees, petrol [transportation], soap for bathing [etc.] (I24).


The tendency of women to be more concerned with the well-being of the family has also been observed by Erinosho and Fapohunda’s (1989) in their study of South-western Nigerian women. They found that women spend over half of their income on collective household needs: 58.2% of women’s income was spent on family food, 13.2% on children’s clothes, 10.9% on children’s schooling, and the balance on other miscellaneous family expenses. The modest consumption pattern of the Jos women and their prioritization of familial welfare support the notion of the household as a disaggregated, somewhat conflictual unit, harbouring household members with different interests, needs, decision-making power, control over resources, and spending patterns. The responses of the Jos women to SAPs derive not only from their numerous reproductive responsibilities but also from the selfless, altruistic and collectivist attitudes they internalized through socialization. The Nigerian culture not only assigns the bulk of society’s unpaid reproductive work to women, but also teaches women to
be selfless, altruistic, relational and spiritual. Women tend to exhibit these traits especially in times of socio-economic upheavals and resource shortages. As well, women's maternal, altruistic and relational tendencies are often appealed to by the family, the church, state and other agencies for familial and community survival. I observed in the course of the study that the media and the church usually remind women of their vital roles as mothers and wives. Women are repeatedly urged not to relinquish their obligations to their families.

While the Jos women's altruistic and collectivist responses to SAP helps to ensure the survival of their businesses and families, their altruism and collectivism, at the same time, seem to make the women more vulnerable to the effects of SAP. Women's altruism and collectivism are exploited by SAP designers (IMF/World Bank) when they assume that resources can be reallocated from the paid to the unpaid services of women (as wives, mothers, grand mothers, aunts, sisters, nieces, etc.) at no cost to women and children. As well, such resource reallocation is assumed to be cost effective. Moreover, women are valued under structural adjustment so long as they are able to absorb the shocks of adjustment programmes through their numerous survival strategies.

Nigerian State's Response to SAP: State-Initiated Women Centres

Before examining the Nigerian State's response to SAPs, it is pertinent to define the term state. As used in this study, the term state resonates with Mba's (1982) definition of government. She defines government as “the formal institutions and offices involved in making and carrying out authoritative decisions [a political system]” (Mba, 1982:vii). Mba (1982: ibid) sees political system as an organized patterns of interaction among people in a social unit (nation, region, etc.) for achieving the allocation of resources and values – human,
material and spiritual. As policy-making and policy-implementing bodies, the Nigerian State and its agencies shape and constrain women who constitute more than half of the Nigerian population. Aside from formulating and orchestrating the execution of domestic polices by national development agencies, the Nigerian State “regulates the implementation of relevant international policies [including SAP] to which it has subscribed” (Awe, 1992: xiii).

From the colonial through the post colonial eras, the Nigerian State has formulated and directed the execution of policies that influence the socio-economic conditions of Nigerian women. The impetus for renewed state interest in women’s issues dates to 1975, the United Nation’s declaration of the International Year of Women. This state-renewed interest continued during the 1975-1985 UN Decade for Women. In response to the UN Plan of Action and call for the integration of women in development, the Nigerian State began introducing women-centred programmes - the Women’s Development Units (WDU), Better Life for Rural Women Programmes (BLP), currently known as Better Life for Rural Dwellers, and the National Commission for Women (NCW), amongst others. The state also started urging conventional development institutions such as Banks, Market Authorities, Training and Information centres etc., to remove the clauses in their policies that discriminate against women (Ityavyar and Obiajunwa, 1992; Udegbe, 1995).

The Nigerian State’s concern for women was invigorated a decade later by the calls for the humanization of SAP, “Adjustment with a Human Face”. Following the SAP-induced pauperization of the vulnerable groups, especially women and children, the Nigerian State sought to “humanize SAP” by using preexisting women-initiated centres to alleviate the poverty and sufferings of Nigerian women. In other words, the Nigerian State uses its women-sponsored centres to address two critical calls that occurred nearly a decade apart and within
different contexts. The first responds to the United Nation’s call for the removal of all forms of discrimination against women, as well as the integration of women in development. The second responds to the call for the humanization of SAP. In the pages that follow, the key state institutions devoted to women’s concerns are briefly discussed.

**The Women’s Development Unit/Division**

The Women’s Development Unit (WDU), which was established in 1976 to work with the Social Development Directorate of the Federal Ministry of Social Development, Youth and Sports, was upgraded to a division in 1986. The Division was entrusted with the responsibility of initiating policies, programmes or projects that will enhance women’s participation in the development process. Amongst other responsibilities, the division was mandated to:

(a) ensure the participation of women in national development, as part of development, planning, programming and implementation, by examining and evaluating women’s contribution in all sectors of the economy, in terms of national goals and needs;

(b) ensure the establishment of national and local programmes to maximize and diversify the potentialities of women, in both the rural and urban sectors. In so doing, it is involved in the study of specific areas where the participation of women could be initiated or encouraged further, as the case may be;

(c) work with government and non-government agencies to ensure the effective integration of women in various sectors of economic, political, and social development;

(d) play a co-ordinating role for national and international agencies, and between governments and national organizations, as it formulates and co-ordinates the UN focal points for women in
development and the Nariobi Forward Looking Strategies to the Year 2000;
(e) partake in developing women-centred pilot projects in the rural and urban slums, and
monitor and assess women-centred programmes and projects all over the federation;
(f) participate in research about women and social problems at all levels of development
(Ityavyar and Obiajunwa, 1992).

The Women Development Division also designs training programmes for rural and
urban women living in the slums. Volunteer women’s leadership courses are also offered. With
the aim of training women to be self-reliant, innovative, and independent, Home Economics,
Home Management and Family Planning courses are delivered to women. Some of the training
focuses on pomade-making, clothes designing and sewing, etc. In alliance with the Industrial
Development Unit of the Commonwealth, the Division has spear-headed the establishment of
small-scale cottage industries of interest to women in Nigeria.

The Better Life For Rural Women (Dwellers) Programme (BLP)

Of all the women-centred programmes or units set up by the Nigerian State, the most
ambitious, and celebrated, is the Better Life for Rural Women Programme established in 1987
under the Directorate for Food, Road and Rural Infrastructures (DFRRI) (Ityavyar et al., 1992;
Udegbe, 1995). Pioneered by the then Nigerian military leader - Ibrahim Babangida, the Better
Life For Rural Women Programme was inaugurated and headed by Mrs. Maryam Babangida,
wife of the president. At the state levels, the wives of governors preside over the state chapters
of the Better Life for Rural Women Programmes. Similarly, the wives of local government
chairmen preside over the local government chapters of Better Life Programme. Initiated to
improve the lives of rural women (and later rural dwellers), the Better Life for Rural Women
Programme had the following aims:

(a) to stimulate and motivate women in rural areas towards achieving a better and higher standard of living, as well as sensitize the general populace to the plight of rural women;

(b) to educate women on simple hygiene, family planning, the importance of child care and increase literacy;

(c) to mobilize women for concrete activities towards achieving specific objectives including seeking leadership roles in all spheres of national life;

(d) to bring women together and closer for a better understanding and resolution of their problems through collective action;

(e) to raise the social consciousness of women about their rights as well as social, political and economic responsibilities; and

(f) to encourage recreation (Udegbe, 1995).

In order to achieve these objectives, the BLP organizes basic literacy classes through adult education which focus on business studies, home economics, embroidery, sewing, etc. The BLP also runs seminars, lectures and workshops on child care, water treatment, personal hygiene, family planning, civic responsibilities, and the toxic effects of mosquitoes, as well as educational programmes on primary health care which include infant Oral Rehydration Therapy, Expanded Programme on Immunization, and the provision of delivery kits for the Traditional Birth Attendant System (Ityavyar et al, 1992; Udegbe, 1995).

In conjunction with small scale industries division of the Federal Ministry of Social Development, the BLP has initiated the provision of rural infrastructures - accessible roads, water ways, special rural markets, food processing machines/plants (garri, palm kernel/oil palm crackers, rice mills, cassava peelers, fish smokers, etc.) - for rural women. Agricultural inputs
such as fertilizers, hybrid seedlings and credit have also been provided for rural women through Community and Peoples Banks. The Community and Peoples Banks grant loans of between N50 to N200 to rural women, without requiring collateral security. For rural women to access food processing machines, fertilizers and credit, they are encouraged to join cooperative societies or organizations. As outlet for rural women’s products, the BLP organizes trade fairs/exhibitions where women’s products are displayed and sold. According to the Central Bank (1992), by 1991 BLP had established 997 village industries, 1,751 new farms and gardens, 7,635 cooperatives, 419 women’s shops and 106 welfare schemes. Through its publicity, the BLP has sensitized Nigerians to the ‘national’ framework initiated to ‘better the lives’ of rural women (Udegbe, 1995: 78).

The National Commission for Women (NCW)

Located in the office of the president, the National Commission for women was set up in 1990. Its main objective is to act as a resource to, as well as collaborate with, other development agencies, especially BLP to initiate and develop policies on women. Commenting on the Decree establishing the National Commission on Women, Okediran and Olarinde (1991) point out that it is conceived as the initiation of the “journey to a true empowerment and inclusion of gender planning in all facets of national development.” The Commission functions to:

(a) provide institutionalized support to start, expand and sustain women organizational programmes;

(b) conduct research into the needs of women and their problems which they encounter in their efforts to participate in the development process of Nigeria;
(c) monitor the implementation of programmes by sectoral ministries and ensure that gender issues are addressed adequately;

(d) support pilot demonstration projects and ensure positive changes in the area of programmes implementation;

(e) conduct policy development seminars and workshops, training, etc. on women's issues and

(f) provide sponsorships and support for the training and participation of women in top management workshops, seminars and conferences to enhance their leadership capabilities (Ityavyar et al., 1992). The National Commission for Women also participates in training women on self-reliance in home economics, dressmaking, pomade-making, etc.

The foregoing are largely the objectives of the women-centered organizations established by the Nigerian government. But to what extent have the organizations addressed women's needs? Before addressing the question, it is helpful to first explore the needs of women. As can be discerned from the gender division of labour between the Jos women and their husbands, women and men perform different roles, have disproportionate control over resources and decision-making, and have divergent interests and needs. Women's needs can be divided into what Moser (1993) and Young (1993) conceptualized as practical needs and strategic gender interests. Practical gender needs include women's immediate material needs that derive from their socially assigned roles in the society. The needs are short-term in nature, and are often concerned with shortfalls in living conditions such as the availability of food, water, fuel, health care, transportation, employment, etc. Practical gender needs do not problematize or challenge the gender relations of production and reproduction, as well as the subordinate position of women in the society. Strategic gender interests include women's long-term needs that derive from their subordinate position to men in the society. These interests
encompass measures that seek to remove institutionalized or structured discrimination against women in their productive and reproductive capacities. They relate to power and control over resources, gender division of labour, rights to own land and property, legal rights, equal wages, domestic violence and women's control over their bodies, and lives. Unlike practical gender needs, strategic gender interests problematize the gender relations of production and reproduction, challenging women's subordinate position while empowering women to take charge over their lives. For any programme to be defined as a tool for minimizing or transforming women's subordinate position in the society, it must address women's strategic gender interests, as well as their practical needs. Nevertheless, most of the alternative programmes designed specifically to address the concerns of women in most Third World countries tend to fulfil some of women's practical gender needs. Consequently, the programmes do not transform the gender asymmetries including the gender division of labour which disadvantages women. Moreover, attempts at addressing women's strategic gender interests have been resisted as threatening, untraditional and feminist. It is therefore within the framework of practical needs and strategic gender interests that the three Nigerian State initiated women's programmes will be evaluated.

While the objectives of the state-initiated women's units are commendable, it would seem that they do not go beyond addressing a few of women's practical needs in general and the Jos women's needs in particular. Strategic gender interests are largely neglected. At the policy implementation level, the programmes are not widespread, and, as a result, have not substantially improved the lot of a majority of Nigerian women. Only the few Nigerian women who are well-connected, or of privileged class backgrounds, or belong to cooperative organizations have benefited from the activities of these agencies. For instance, only 8 (12%)
of the 70 Jos women who participated in this study indicated that they have benefited from the state-initiated women's programmes. Almost all of the eight women were of middle class backgrounds, and fairly well educated. As well, virtually all of them were Jos Plateau indigenous women and belonged to a cooperative or Country Women of Nigeria (COWAN) organization. Most of the state-initiated women agencies focus primarily on rural, not urban women. For instance, of the three organizations explored, only the National Commission for Women appeared to be well entrenched in the urban centres such as Jos. Some of the women interviewed were well aware of the National Commission for Women. The rural-bias of most of the women-centred agencies stems from the notion that urban centres and their inhabitants are better-off than rural dwellers. This situation is not always the case, however, especially in the current SAP era. The rural bias of most of the state-initiated centres ensures that urban women such as the Jos women are denied the resources including information and training that are provided through the centres.

The subjection of most of these agencies to the leadership of the First Lady (irrespective of her level of knowledge and commitment to gender issues, and with virtually no accountability) not only ensures that the agencies are firmly controlled (or even owned) by the president and his wife, it gives the first lady and the president the opportunity to use the agencies as tools for political patronage. Within this patronage, friends, allies, kinship and tribal supporters are often enlisted or given core decision-making and execution positions. For instance, urban elite women and men are overrepresented at the highest decision making level and monitoring committee of BLP. The majority of the rural peasant women for whom BLP is meant are underrepresented at the decision and monitoring level of BLP. Similarly, urban middle class women and men dominate the leadership of the National Commission for
Women. Ityavyar and Obiajunwa (1992: 18) have observed that “[t]he leaders of the Better Life Programme are urban rich and educated women who think they know the problems of rural women . . .” . The denial of access in decision-making to ordinary rural and urban Jos women over matters that affect their lives, implies that their needs may not be adequately defined or addressed.

While noting that the subjection of women-based development agencies to the First Lady’s leadership is not restricted to Nigeria, Mama (1995) observes similar trends in other African countries and uses the term “femocracy” to explain the phenomenon. Mama (1992: 6) defines “femocracy” as “an anti-democratic female power structure which claims to exist for the advancement of ordinary women but is unable to do so because it is dominated by a clique of women whose interest derives from being married to powerful men rather than from any actions or ideas of their own.” Similarly, Ityavyar and Obiajunwa (1992: 17-18) point out that:

...the architects of many incremental women programmes such as the celebrated ‘Better Life for Rural Dwellers’ (BLP), ...[t]he National Commission on Women Affairs [etc.], ... are mostly women of timber and calibre whose husbands are big capitalists and or members of the ruling class - professors, lawyers, commissioners, bankers, industrialists, wives of senior army officers, ministers [etc.] - who have access to those with political power and tend to form an alliance with the capitalist state.

As a result, the state-initiated women’s units and projects are typically informed by conservative feminist theories, as well as liberal feminism of which Women in Development (WID) exemplifies. Within the conservative/modernization models, male productive roles in the public domain, and women’s subsistence and reproductive roles in the private domain, are emphasized. Attempts to include women in the development process are more-or-less incremental, tokenistic, or an “add on”. Women’s immediate practical needs are emphasized. No attempt is made to address women’s strategic interests or question the gender division of
labour, as well as the patriarchal ideologies and structures that subjugate and marginalize women. Little wonder that the unit’s development policies, and projects for women, emphasize child bearing, primary health care, family planning, food processing and preservation, craft production, etc. - activities that not only fall within women’s practical gender needs, but also are likely to reinforce women’s traditional and reproductive roles. The few Jos women who received business information and training from the state-initiated women centres such as the National Commission for Women, the Women Educational and Model Centres and Health Centres, indicated that the information focuses on personal hygiene, health care, family planning, and the making of pomade, soap, tye and dye, mat, basket, bags, as well as knitting.

The BLP’s time-saving food processing machines, which are said to be available to women, are yet to reach many rural women. Ityavyar and Obiajunwa (1992) observe that most of the locally designed machines are not widely available in the market. When available, they are often very expensive. Moreover, many women may be unaware of their existence. Most rural women are thus unable to access the time-saving food processing machines. For instance, locally designed fish smoking ovens made available by the Rivers State BLP, cost as much as N1,000.00 (ten thousand Naira), which most poor rural women cannot afford. Similarly, Rice Milling machines which cost as much as N50,000.00 (Fifty thousand Naira) in Rivers State are surely not within the reach of the majority of rural women. The high cost of food processing machines and the fact that most rural women do not belong to cooperative organizations severely limit women’s access to the machines (Adeyokonnu, 1981; Nnazor, 1993). For example, Adeyokonnu (1981) found that women constitute less than 10% of all cooperative members in Nigeria, and even less than 10% membership in Northern Nigeria. Given the high cost of BLP’s food processing technology, as well as women’s low participation in cooperative
organization, only few of women's practical needs are met. The Jos women gave the high cost of obtaining business information and training as one of the factors that impede their access to information provided by government-established centres. Moreover, most of the Jos women do not belong to cooperative associations or organizations such as COWAN whose members are able to obtain resources from formal state agencies.

The N50 to N200 (fifty to two hundred Naira) loans which the Community and Peoples Banks provide to rural women without collateral are grossly inadequate for a meaningful investment in a relatively high income generating activity, given the high inflationary trends and high costs of goods and services in Nigeria. As well, Ityavyar and Obiajunwa (1992: 80) observe that “[a] few rural women who benefited from the local interest free loans guaranteed by BLP through the cooperative societies” are often unable to repay loans as a result of the low price paid for their products by both local and foreign buyers.

In sum, it would appear that the Nigerian State-initiated women units are established to address women’s practical gender needs. However, due to the narrow and domestic science focus of the centres, as well as high cost and lack of facilities, the units meet only few of Nigerian women’s practical needs in general and the Jos women in particular. As well, the units are administered by women whose personal and political interests tend to overshadow their commitment to minimizing or eliminating women’s subordination. Given the top-down approach of the units, in which women’s needs are narrowly defined within their traditional “feminine” and reproductive roles, the units neither challenge the subordination of women, nor the unequal gender division of labour which are of strategic importance to women.
CHAPTER 8

STRUCTURAL ADJUSTMENT PROGRAMMES AND CIVIL SOCIETY: A SILENT OMEN

This chapter is divided into four sections. The first section defines civil society and explores the relationship between SAP and democracy/civility. Section two examines the Nigerian political context and its implications for civil society. Section three looks at the organizations that constitute the Nigerian civil society and the state’s constraint on their activities including women’s organizations. The final section looks at the implications of SAP for civil society from the perspectives of the Jos women studied.

SAP, Democracy and Civil Society

The term civil society has been defined differently by various scholars. Although social theorists disagree on what civil society means they nonetheless share the view that “civil society is a synthesis of private and public good and of individual and social desiderata. ... [C]ivil society, ... embodies, for many, an ethical ideal of the social order, one that, if not overcomes, at least harmonizes the conflicting demand of individual interests and social good” (Seligman, 1992: ix). For Walzer (1995: 1), “‘Civil society’ incorporates many of the associations and identities that we value outside of, prior to, or in the shadow of state and citizenship.” In other words, “‘Civil society’ names the space of uncoerced human association and also the set of relational networks - formed for the sake of family, faith, interest, and ideology - that fill this space” (Walzer, 1995: 1).
As can be discerned from Seligman’s (1992) and Walzer’s (1995) conceptualizations of civil society, civil society denotes that realm which transcends, but shapes and protects, the individual. Such a transcendental realm becomes manifest in associational relationships. The family, school, church, work-place organizations, ethnic-based organizations, philanthropic associations, the press and mass media, political parties, NGOs, feminists, environmental and other social movements, etc. (which are mediated or influenced by extra-associational forces such as the state, international/global institutions, etc.) are essential components of civil society. While the family is often alluded to in the civil society discourse, the functions that the family fulfils, as well as the gender (women) that performs the bulk of familial reproductive functions, are more-or-less taken as given. Consequently, how the state’s over regulation (over-intrusion) or inaction (non-intervention), especially within the context of economic reforms and structural adjustments, might affect the women who perform most familial house-keeping duties (that are crucial for the sustenance of society’s citizenry) is minimally or rarely pursued in civil society discourse. While embracing some of the tenets of civil society espoused by Seligman (1992) and Walzer (1995), this study also views civil society as embodying a level of social order that enables women to accomplish their duties (productive, reproductive and community and environmental) while protecting their rights as free and autonomous individuals or citizens. Social order in this context includes social service and infrastructural provisioning, productive resources, freedom of association, speech, protests and political participation.

As the analyses in the preceding chapters show, SAPs are destabilizing the mechanisms for institutionalized resource provisioning and, as a result, undermining women’s ability to fulfill their production, reproduction and community or environmental responsibilities. As well,
women's freedom of association is constrained by SAP's hardship. The limited nature of women's rights, as well as the rights of other civic organizations, is exacerbated by the tyrannical state which denies women and other associational networks the right to politically associate and mobilize against the SAPs/state-induced hardships they experience. The consequence is a civil society in crisis, characterized by high levels of personal stress, demoralization, disenchantment (at the individual level) and moral disintegration (at the societal level). The SAP-induced stress, disenchantment and destabilization of civil society, in turn is posing legitimacy problems, as well as a crisis of governance for the Nigerian State. In its attempt to legitimize its control and ensure the implementation of SAP, the Nigerian State is becoming more repressive and narrowing the space for dialogue and democracy.

The relationship between SAP and democracy has been interpreted differently by the liberal SAP advocates and the radical SAP critics. For SAP advocates, including the World Bank and the IMF, which have made “democracy” and “good governance” a political precondition for aid, structural adjustment polices and democracy are two mutually reinforcing processes, with each providing a fertile ground for the thriving of the other (Bratton, 1994). In other words, by virtue of SAP's liberal capitalist principles, it not only has the potential to generate economic growth, but also the potential to promote good governance and the democratization of the developing countries. Contrary to the views of SAP advocates, SAP critics argue that the implementation of SAP by most developing countries is not only undermining their development but also thwarting their democratic impetus. SAP negates democracy and can only be successfully implemented by an undemocratic and authoritarian state (Olagunju et al., 1993). The Nigerian SAP and democratization experiences which are characterized by intense repression under authoritarian military regimes fit the views of SAP
critics. Before discussing how Nigerian women and their associational rights, as well as the rights of other civic organizations, are constrained by SAP and the Nigerian State, it is pertinent to look at the Nigerian political context and its implications for civil society.

Nigerian Political Context and State

As indicated earlier, the term 'state' embraces formal institutions and offices, and includes persons involved in making and implementing decisions, as well as in the allocation of resources and the maintenance of law and order within a defined territorial boundary. Formally a British colony and protectorate, the territorial entity called Nigeria was named by Lady Lugard, wife of the first Nigerian Governor General, Lord Frederick Lugard in 1914 (after the river Niger), following the amalgamation of the Northern and Southern protectorates. Prior to attaining its name, Nigeria was made of people from over two hundred and fifty ethnic groups (Agbese, 1985; Ekpu, 1985) with the Igbo, Yoruba and Hausa/Fulani constituting the dominant ethnic groups in the east, west and north respectively. While each of the Nigerian ethnic groups had its unique political structure and system of governance, three strands of government – centralized hierarchical, semi-centralized with checks and balances, and non-centralized egalitarian structures – were practiced by most Nigerian ethnic communities. The Hausa/Fulani of northern Nigeria adopted the centralized political structure. The Yoruba of western Nigeria operated the semi-centralized political structure with checks and balances. The Igbo of eastern Nigeria practiced the non-centralized system of government. Nigeria achieved political independence on October 1st 1960, and became a republic in 1963.

The 1960 Nigerian post-colonial government was based on the parliamentary system in
line with the British Westminster model of government (Dare, 1985). The government was headed by a Prime Minister – Sir Abubakar Tafawa Belewa who acted as the chief executive of the federation. He was assisted by the Governor General – Dr. Nnamdi Azikiwe, who later became the ceremonial President of the Federation in 1963 when Nigeria became a republic. Until 1964, the Nigerian Federation consisted of three regions (Northern, Western, and Eastern). The Mid-Western region which became the fourth was carved out of the former western region in 1964. The Nigerian government was bicameral with two houses which operated at two levels (regional and federal) of the three tier governments (local, regional and federal). The local governments consisted of local government Chairmen and Councilors. The regional governments comprised of two houses – House of Chiefs, and House of Assembly, as well as the Premier who acted as the region’s chief executive. The federal government consisted of the Senate and House of Representatives, with the Prime Minister who was the Chief Executive of the Federation. The Government operated within a constitutional framework with powers separated between the executive (Prime Minister and his cabinet), the legislative (Senate and House of Assembly) and the Judiciary branches. The constitution allowed for freedom of speech, association and participation in political activities.

Members of the three major political parties that were established prior to the Nigerian self-government in 1960 formed the country’s parliamentary government. The party members who were “democratically” elected came from the Northern Peoples’ Congress (NPC) led by Sir Abubakar Tafawa Belewa (a northern Nigerian Hausa/Fulani), the Action Group (AG) led by Chief Obafemi Awolowo (a western Nigerian Yoruba) and the National Council of Nigerian Citizens (NCNC) led by Dr. Nnamdi Azikiwe (an eastern Nigerian Igbo). Following the regional-orientation of the three political parties, the parties were dominated by people and
headed by leaders who came from the three major ethnic groups (Hausa/Fulani, Yoruba and Igbo) (Dare, 1985). Consequently, the equity and fairness tenets of the 1960 independence Constitution were compromised for sectional ethnic interests. This led to animosity and suspicion not only among the minority ethnic groups but also among the three dominant ethnic groups who controlled the government. Igbo suspicion of Northern and Hausa/Fulani domination of the affairs of the country, as well as charges of corruption, and the overestimation of the Northern population in the 1963 National Population Census led to the first Nigerian bloody Military Coup in which Sir Abubukar Tafawa Belewa and some Yoruba officers were killed. The coup was organized by Igbo military officers, who were later killed by Hausa/Fulani and Yoruba officers in retaliation. This led to the 1967-70 Nigerian Civil War between the Igbos of Eastern Nigeria and the rest of the country.

Since the 1967-70 Nigerian Civil War, the Nigerian political scene has been dominated by the military. First by the Gowon Regime, from July, 1966 to July 1975. Gowon was succeeded by Murtala Muhammed on July 25, 1975 in a bloodless coup after he failed to return power to the civilians. The Murtala Muhammed’s rule, which lasted for about seven months, was cut short by the failed and bloody coup led by Buka Dimka on February 13, 1976. Following Dimka’s failed coup, in which Muhammed was killed, General Olusegun Obasanjo was instituted as the leader of the Federal Republic of Nigeria on February 13, 1976. Of the 1960’s and 1970’s military governments in Nigeria, Obasanjo’s regime was the least sympathetic to associational relationships and civic organizations that constitute civil society.

As in the preceeding military regimes, Obasanjo suspended the constitution and ruled by decrees. Unlike his predecessors, Obasanjo raised university fees (leading to students riots), banned students organizations, restricted public opposition to his regime, controlled Union
(trade unions) activities, nationalized land, and increased oil industry regulations. Following his establishment of a new constitution, Obasanjo handed over power to a civilian government lead by Alhaji Shehu Shagari on September 30, 1979 (Boomie, 1999).

Shehu Shagari’s regime, which marked the second Nigerian attempt at democratic and civil government, was fashioned after the American Presidential system with members drawn from five political parties. As in a democratic government, Shagari’s government embraced the constitution and opened up space for freedom of association, speech, protests and some of the activities that make for civility. Nonetheless, his regime has also been known for interfering with trade union activities. He used moderate unionists to amend the Trade Union Act of 1978, in order to allow for the establishment of more than one central Labour Union Organization. This move not only divided moderate and radical Labour Union members, it weakened the pre-existing central union, the Nigerian Labour Congress, as a central and powerful Labour organization that defended not only the interests of workers but also issues that affect a wide segment of the Nigerian population. Shagari’s civil government ended in 1983 through a non-bloody military coup, amidst his re-election as the president, as well as alleged bribery and corruption, inflation of contracts, election malpractices and the ensuing violent protests by supporters of Obafemi Awolowo who was believed to have won the 1983 election. Following a successful military coup, Muhammed Buhari was named the new military leader of Nigeria on December 31st, 1983.

While setting out to revive the Nigerian declining economy and return power to a civil rule, on assuming office Buhari upheld the suspension of the constitution, and introduced several decrees, including decrees 17 and 19 which prohibited workers from appealing retrenchment and the automatic receipt of retrenchment benefits. Also introduced were decree
4 which restricted press freedom, and decree 2 which permitted detention of people for up to three months without trial (for violating any of the above decrees) (Bangura and Beckman, 1993) and other decrees which suppressed freedom of speech, association and criticisms of the government and outlawed some Nigerian civic organizations (Boomie, 1999). Buhari also imposed more stringent fiscal measures on companies. These measures led to inflation and the decline in the living standards of the people. The high-handedness of Buhari’s administration, particularly through its restriction of the freedom of speech and the press, prohibition of workers from appealing retrenchment, as well as the fall in the living standards of many Nigerians, resulted in massive public discontent which eventually led to the demise of Buhari’s regime on August 27th, 1985 in a non-bloody coup carried out by General Ibrahim Babangida.

Babangida’s regime, which initially relied on the anti-Buhari public sentiment to legitimize its stay, began to deploy a number of other tactics (with the adoption and implementation of SAP) which tended to be detrimental to the activities of most civic organizations. Under the Babangida administration, the decree 4 which prohibited press freedom during Buhari’s regime was abrogated. This allowed some space for the activities of the media. Through the administration’s co-optation tactics in which labour leaders were enlisted in government, labour leaders began to identify with the repressive government at the expense of the workers and the common Nigerians whom they previously protected and supported. Importantly, Babangida reintroduced decree 2, revised and strengthened it in such a way that not only the chief of General Staff (CGS) but also the Inspector General of police had power to detain people. As well, the detention of people without trial was extended from three to six months or indefinitely. Other repressive measures include the outlaw of workers collective bargaining which was later reinstated with the condition that workers should not use
threat of strike and other pressures on government to push their demands, as well as detention, threat of sedition charges and suspension of Union leaders and the appointment of sole administrators to arbitrate between labour and the government. These repressive measures were aimed at silencing Unions and their leaders, as well as other civic organizations. Babangida’s regime which is known for its repression of associational relationship and civic organization in Nigeria continued until 1993, when Babangida was forced to step down by massive protests and criticisms of his high-handed government, amidst the deterioration in the living standards of Nigerians, as well as the annulment of the 1993 election in which Chief Mooshod Abiola won. Prior to leaving office on August 27, 1993, Babangida appointed Ernest Shonekan as the head of an interim government, who was expected to relinquish power as soon as an election was conducted. Shonekan’s leadership lasted three months with General Sani Abacha taking control of government on November 17, 1993.

As a senior military officer in the Babangida administration (Chief of Defence Staff), and a brutal soldier who had been involved in virtually every coup, (Liberty, 1997) with good knowledge of military manoeuvering tactics, Abacha retained most of the obnoxious Decrees used by the Babangida administration to clamp-down on opposition. He reinvigorated decree 2 and introduced new suppressive decrees. While promising to return the government to civilians within two years, and initiating a nation wide Constitutional Conference in order to gain legitimacy, Abacha dismantled all elected institutions, terminated all national and state assemblies (all of which had been established during the 1993 elections), closed independent publication houses, dissolved the leadership of some trade unions and professional bodies, banned all political activities including freedom of speech through the Civil Disturbances Amendment Decree 17, and suspended the Constitution. Other repressive measures adopted
were the use of the State Security Services (SSS) to censor, arrest and detain pro-democracy activists (individuals and organizations), leaders of the Academic Staff Union of Nigerian Universities (ASUU), the Nigerian Labor Congress (NLC) and leaders of the National Association of Nigerian Students (NANS). As well, the decree was used to censor, arrest and detain individuals who criticize the government. Military tribunals were also established to try arrested civilians.

From the above exploration of the Nigerian political scene, it could be said that the Nigerian government has been dominated by the military. Under the military dispensations, the Constitution is replaced with Decrees. Most of the decrees are restrictive of associational relationships and organizations that constitute civil society. The Decrees adopted by various Nigerian military governments have been more harshly enforced by each successive government, making Abacha’s military government the most brutal and repressive of civic organizations. While most of the decrees target specific civic organizations such as the Media and the Nigerian Union of Journalists (NUJ), Workers and the Nigerian Labour Congress (NLC), the Academic Staff Union of Nigerian Universities (ASUU), the National Association of Nigerian Students (NANS), the decrees indirectly affected and silenced other civic organizations, including Market Women’s organizations, and Women in Nigeria (WIN). Moreover, some of the decrees that prohibit or ban political activities, as well as those that seek to arrest and detain people without trial, thwart the ability of most civic organizations to engage in political activities such as protests. These obnoxious and intimidating decrees can be said to be partly responsible for why the Market Women’s Association, which was previously very confrontational and militant, appears to be more concerned with addressing the material needs of its members via non-political means such as raising money through rotational credit, etc.
What implications has the political context for civil society in Nigeria? These are examined in the sections that follow.

**Nigerian Civic Organizations**

The Nigerian civil society consists of a wide range of organizations/associations. Some of the organizations are labour/trade, professional, women, human rights and pro-democracy, environmental, social, philanthropic, ethnic, cultural and religious groups. In the passages that follow, the major civic organizations are discussed.

**Trade/Labour Union: The Nigerian Labour Congress (NLC)**

The Nigerian Labour Congress (NLC) is one of the most powerful trade union organizations in Nigeria. Formed in 1975 as the central trade union, the NLC is recognized by Decree Number 44 of 1976 (Military Law) as the sole representative of all Nigerian trade union organizations. It has a national executive and secretariat, as well as state councils in all the Nigerian states. It has over 100 affiliated unions. Some of the affiliated Unions are the Campaign for independent Unionism (CIU), Campaign for Workers Alternative (CWA), Iron and Steel Senior Staff Association (ISSSA), Medical and Health Workers Union Services Employees (MHWUN), National Union of Petroleum and Natural Gas Workers (NUPENG), National Union of Public Corporation Employees (NUPCE), and Petroleum and Natural Gas Senior Staff Association of Nigeria (PNGSSAN) (Lewis, et al, 1998). The NLC is funded by subscription from members. It addresses not only labour matters such as workers pay rates and conditions of work which have been on the decline since the SAP era but also issues of social
justice, good governance and democracy. The NLC opposed the adoption of SAP by the military government, as well as SAP-induced wage freezes, worker’s layoffs, privatization, cuts in social services and increases in the price of essential commodities and the withdrawal of fuel subsidies and its concomitant high price of petrol (Bangura and Beckman, 1993). The NLC is one of the most anti-SAP organizations in Nigeria. For this reason, it is one of the most monitored, censored and punished by Nigerian military governments. Its leadership have, on several occasions, been arrested, detained and imprisoned by successive military governments. In spite of the frequent harassment, the leadership remains one of SAP’s most vocal critics.

**Professional Associations**

Professional Associations, which include the Nigerian Bar Association (NBA), the Nigerian Medical Association (NMA), the Pharmaceutical Society of Nigeria (PSN), the Nigerian Union of Journalists (NUJ), the Nigerian Society of Engineers, the Nigerian Union of Teachers, the Academic Staff Union of Nigerian Universities (ASUU), and the National Association of Nigerian Students (NANS), constitute another component of the Nigerian civil society. Most of the professional associations were established prior to 1960 (Jega, 1993). While mostly concerned with matters that relate to the professional interests of their members in the pre-SAP era, professional associations are increasingly articulating issues that affect common Nigerians. These issues pertain to human rights, health and high cost of drugs, freedom of speech and protests, poor educational facilities and high cost of education. The NBA, NUJ, ASUU and NANS are the most radical of the Nigerian professional associations. The NANS is the most militant civic organization in Nigeria (Lewis et al., 1998). It has
initiated most of the anti-SAP demonstrations. The leadership of these four associations have been frequently detained and imprisoned by the Nigerian military government for “disturbing public peace”. The ASUU and NANS have been proscribed and banned on several occasions (Jega, 1993). The efforts of the Nigerian military to silence the members of NUJ, ASUU and NANS are resisted by the organizations. Some of the activities of these organizations, by necessity, were carried out underground during the last two years of Abacha military regime.

**Human Rights and Pro-democracy Movements**

Human Rights and Pro-democracy movements which have been on the increase since the mid 1980’s when SAP was adopted by the Nigerian military government are the most vocal on human rights abuses, environmental preservation, good governance and democracy in Nigeria. The pro-democracy organizations, which are more than forty in number, include the Civil Liberties Organizations (CLO), the Campaign for Democracy (CD), the Association for Democracy and Good Governance in Nigeria (ADGN), the National Democratic Coalition (NDECO), the United Democratic Front of Nigeria (UDFN), and the Movement for the Survival of the Ogoni People (MOSOP) which was led by the late Ken Saro-Wiwa (Lewis et al., 1998). Aside from protesting government abuses, the human rights and pro-democracy organizations have been instrumental in chronicling human rights violations, distributing information, and documenting cases of persons persecuted by Nigerian military governments. They have also initiated debates on judicial and constitutional reforms, as well as on programmes for the handover of government by the military to civilians (Lewis, et al., 1998). The human rights and pro-democracy organizations have also been instrumental in informing international organizations and foreign governments about human rights abuses in Nigeria.
Like the leadership of the NLC, the NBA, NUJ, and ASUU, most of the leading members of the above organization have been arrested, detained or imprisoned by the Nigerian military governments. Some of the members have been forced into exile. Some members have been prevented from traveling abroad, with their passports and travelling documents seized. Some members have been publicly vilified by the Nigerian governments and others placed under surveillance by the government’s State Security Services (SSS) (Lewis, et al., 1998). These organizations have remained undaunted by the Nigerian military government’s intimidation, however, and have continued to criticize and resist the governments.

**Women’s Organizations/Associations**

The organizations and associations formed by Nigerian women constitute another component of the Nigerian civil society. The National Council of Women’s Societies (NCWS), Women in Nigeria (WIN), the Federation of Muslim Women’s Associations of Nigeria (FMWAN), and the Market Women’s Association are some of the major organizations formed by Nigerian women. Other women-initiated organizations include professional (International Federation of Women Lawyers, National Association of Women Journalists), social (Army Officers’ Wives Association (AOWA), Legislators’ Wives’ Association), ethnic/cultural (town unions), philanthropic (Inner Wheel, Kiwanis), religious associations which are mostly welfare oriented. The activities of the NCWS, WIN and the Market Women Associations which are the most vocal women’s pressure groups in Nigeria are discussed in the following pages.

The National Council of Women’s Societies (NCWS) originated out of two movements formed by the southern Nigerian Yoruba women in the colonial era. It was inaugurated in 1959 in Ibadan (Mba, 1983). The objectives of the NCWS are to enhance the
welfare and progress of women, particularly in the area of education, as well as to ensure that women are given the opportunity to participate in the social, economic and political affairs of the country. It is the central organization recognized by the Nigerian government as representing women’s interests. Consequently, it is regarded as the “voice” of Nigerian women and the platform for representing Nigerian women in the international arena. As a central women’s organization, the NCWS is affiliated to numerous women’s organizations, some of which are professional, philanthropic, social, cultural or religious. It is funded by the Nigerian government.

The organization uses persuasion rather than confrontation in its struggle for women’s rights. Since its formation, the NCWS has pressured various Nigerian governments to increase women’s representation in government, especially at policy and decision making levels, as well as in formal employment and in corporate management positions. The organization has also demanded better education for girls. It was instrumental in securing franchise for Northern Nigerian women in 1979. Aside from influencing the government, the NCWS engages in welfare activities that affect women and children. It has established day care and health centres, as well as participated in running adult education classes and family planning programmes. It has also set up farm cooperatives for rural women and sponsored underprivileged girls in secondary schools. In spite of the efforts of the NCWS at securing some representation for women in government and agencies such as the Government-initiated Women Centres, it is criticized for being liberally orientated. Most of the members are wives of past or present government officials. As a result of its liberal philosophy and connections with government, members of the NCWS tend to be vulnerable to government co-optations and as a result less committed to questioning institutionalized gender structures that discriminate against women.
Thus, like western liberal feminists, the NCWS members are seen as being largely concerned with increasing women's representation in socio-economic and political arenas of the society (Ityavyar and Obiajunwa, 1992). As well, the NCWS is dominated by elite, educated, wealthy and urban-based women. Notwithstanding the criticisms against the NCWS, it remains the largest women's organization in Nigeria with a fairly advanced organizational skills. As well, it has the stature that can be used to lobby and persuade Nigerian governments and men to effect structural changes on matters that affect women. The organization's proximity to government more than any other women's organization can be used to pressure government to make changes in the institutional structures that discriminate against women.

Another important women's organization is the Women in Nigeria (WIN). The organization was formed in Zaria in 1982 following a Seminar on Women in Nigeria organized by academic Nigerian women and men. WIN seeks to achieve gender equity and social justice for Nigerian women and girls through research, information distribution, policy, education, advocacy, networking and action aimed at enhancing women's lives (Bappa et al., 1982, WIN, undated paper). WIN has a National secretariat based in Lagos, and 20 state branches located in different parts of Nigeria. The organization is managed by a 7 member National Executive Committee (NEC) and a National Co-ordinating Council (made up of NEC and all the branch co-ordinators). The membership of WIN is open to all persons (female and male) who support the aims, objectives and aspirations of the organization. WIN is funded by annual subscription fees, dues, and levies collected from members. The organization also mobilizes financial resources through fund raising activities (WIN, undated and unpaged paper). WIN uses persuasion as well as confrontation in its fight for women's rights and social justice. WIN has the following objectives:
• To promote the study of conditions of women in Nigeria, with the aim of combating discriminatory and sexist practices in the family, in the work place, and in the wider society;

• To defend the rights of women under the Nigerian Constitutions and the United Nations Human Rights Convention;

• To provide non-sexist alternatives to government and institutional policies;

• To fight against the harassment and sexual abuse of females in the family and elsewhere;

• To promote an equitable distribution of domestic work in the family;

• To provide a forum for women to express themselves;

• To ensure for women equal access to education;

• To provide the means of educating women on relevant issues;

• To form links and work with other organizations and groups fighting sex and class oppression;

• To fight for social justice (Bappa et al., 1982:8; WIN, undated/unpaged paper).

With WIN’s broad-based objectives which seek to address the gender gap in most arenas of Nigerian society, as well as issues of discriminatory gender structures and practices, it is viewed as one of the most radical women’s movement in Nigeria. The organization’s radicalism, as well as its confrontational approach, has made it the most threatening women’s organization to the male status quo and male-dominated government in Nigeria. As a result, a number of its members were arrested and detained by the Abacha military government. In spite of the government intimidation, however, WIN has continued its struggle to emancipate the
Nigerian women and people.

WIN has organized numerous national conferences that focus on different aspects of women's lives. It has produced numerous newsletters and published several books. As well, it has participated in the planning and implementation of several community projects. The projects focus on reproductive health and rights of both adults and adolescent women, provision of resource centres, use of participatory research methodology, training, research, enlightenment/educational programmes and income generating activities (Bappa et al., Ibid; WIN, ibid).

WIN is one of Nigeria's women's organization most criticized by Nigerian conservative men and women for attempting to bring Nigerian women in line with western feminist values. The organization has also been criticized for being elitist, as well as for being dominated by women (and men) in academia. Notwithstanding these criticisms, WIN remains a formidable women's organization with a coherent and broad-based philosophy. It is regarded as the most well organized and well-informed organization on the gender and class bases of women's oppression. The organization's detachment from government (funding, etc.) make it more committed to fighting gender and class oppression. Its cross-gender make up puts it ahead of other Nigerian women's organization in terms of being a bridge for forging alliance with powerful male-dominated organization such as the NLC, ASUU and most of the Nigerian human rights and pro-democracy movements.

WIN differs from the NCWS in a number of ways: philosophy, size, management, membership, funding, and relationship to the Nigerian state. In terms of philosophy, WIN's radical and broader philosophy contrast sharply with the liberal and parochial principles of the NCWS. Some of the liberal principles of the NCWS, which are welfare-orientated, tend to
resonate with most of the activities of the Nigerian state-initiated women’s programmes/units which are, at best, narrow. The radical philosophy of WIN puts it ahead of the NCWS as a more viable women’s movement for progressive social change. In terms of size, WIN is smaller compared to the NCWS in terms of membership. Unlike the NCWS, which is a women-only organization, WIN’s membership includes men. WIN is self-funded, whereas the NCWS is funded by the Nigerian government. Unlike the tension and distance that characterize the relationship between WIN and the Nigerian state, the NCWS seems to attract the sympathy of the Nigerian state, as well as wider coverage and publicity, especially in the state controlled media.

The Market Women’s Association constitutes another popular women’s organization in Nigeria. The association comprises women of various trades in the urban and rural settings. Historically, it is a grassroots association known for its militancy and fight against unjust socio-economic and political policies that affect women and a larger segment of the Nigerian population (including children, youths, students, etc.). Nigerian women have historically dominated and controlled the market place. To Nigerian market women, the market place constitutes more than an economic centre for earning income. It is a centre for socializing, networking and participating in associational relationships. All of these activities are geared towards enhancing market women’s lives, business operations, as well as towards protecting their trades. Through their strong solidarity and ability to vote collectively, market women have also become a powerful political constituency, which politicians (mostly men) cannot afford to ignore during election rituals. Under the leadership of a president, the Market Women’s Association control the supply and prices of goods and services. Consequently, any act that impinges on the supply or prices of goods and services is vehemently resisted. To this end,
political situations, changes in government which affect prices of goods and services, as well as taxes, fines and levies are closely monitored by the market women (Petsalis, 1990). Some of the popular political resistance organized by Nigerian market women occurred in the 1920s and 1940s by the Aba (Igbo) and Egba (Yoruba) market women of southern Nigeria against the British colonial state's obnoxious tax, cash crops and trade policies (Mba, 1982). The Nigerian Market Women's Association has also participated in various anti-inflation and anti-SAP demonstrations, especially in the 1980s (Petsalis, 1990). The Aba (Igbo) Women's War of 1929, which is discussed below is a historical example of the resistance of Nigerian market women to oppressive government policies.

The Aba Market Women's insurgency of 1929 was organized to protest against British colonial policies. These policies included the imposition of warrant chiefs (British appointed) on Igbo communities whose pre-colonial government was egalitarian and involved women, the imposition of taxes on Igbo people, transfer of oil-palm production and marketing to men, and the falling prices of palm produce. Igbo women felt that they were not consulted before the warrant chiefs were appointed. As well, no woman was appointed into a decision-making position unlike the pre-colonial Igbo government which included women. Moreover, women felt that they were victimized by the abuses of the British instituted warrant chiefs and native courts, especially on matters affecting them such as marriage and divorce (Mba, 1982).

Taxation as understood by Igbo people in the pre-colonial times, meant obligation to perform services and contribute resources (labour, and goods) for the running of the society (Mba, 1982). People therefore contributed to the running of their society in kind, either through their labour or through their produce. For instance, women's associations (wives associations, sister-in-law associations, kinswomen association, lineage women's association, town
women's association, etc.) contributed their labour and goods to the community. Women cooked for the community during festive periods, swept and cleaned village paths, streams and market places; and performed purification and burial rites. Similarly, women donated farm produce and craft and food for religious and community celebrations (Mba, 1982). The contributions of labour and goods as an obligation to the community were readily accepted by both men and women.

The British-imposed tax demanded payment in cash in the newly introduced British currency. It also meant the counting of persons (adult) upon whom such taxes would be imposed. In situations where individuals were reluctant to make their fixed and regular tax payments, coercion was often used by the British administration to compel people to pay their taxes (Mba, 1982). As Igbo men and women were not familiar with cash and compulsory tax payments, or the counting of persons (census) which they saw as an invasion of their privacy, both men and women resented and resisted the payment of taxes. With the effective control of oil-plam prices by the colonial government, women's income began to fall and was insufficient to maintain their families. For the women to be taxed meant their further pauperization and impoverishment. Moreover, the taxation of women, who symbolized the "mother earth and source of society's fertility," was perceived by the Igbo people as a threat to the continued existence of the society (Afigbo, 1966:553). Although both men and women resisted the payment of taxes, while men's resistance was shortlived as it was immediately crushed by the British repressive agencies – police, army, women's insurgent movement continued even after they were forcefully countered by the colonial state repressive institution (Mba, 1983). The protests later spread to other parts of Eastern Nigeria, especially among the Calabar women of Cross-River State. In the end, about fifty women were killed and several others injured in the
1929 Aba women’s insurgency in south-eastern Nigeria.

Like the Market Women’s Association’s resistance of 1929, the Association’s demonstrations of the 1980s were precipitated by repressive government policies, particularly those of Babangida whose regime was adopted SAP. Following the implementation of SAP, the prices of goods and services, including food and cost of fuel, education, health services, began to rise. Moreover, new taxes, fines and various kinds of levies (development, education, etc.) were imposed on Nigerians, including the market women. The market women whose business wares were directly affected by high prices of goods and services amidst new taxes, fines and levies protested to the government. Most of the strikes in the 1980s were initiated by the Market Women and students. The Market Women’s Association and the National Association of Nigerian students constitute the two most militant civic organizations in Nigeria which have been undermined by the Abacha government through, for instance, some of its decrees prohibiting protests and the arrest and detention of protesters. In spite of these demobilization tactics, the National Association of Nigerian Students still manages to protest SAP repressive policies, while the Market Women’s Association has been reduced to meeting the day-to-day survival and material needs of its members.

From the above exploration of civic organizations in Nigeria, it could be said that there is a wide range of organizations with the potential for checking the excesses and repressive activities of the Nigerian authoritarian state. While most trade union/labour, as well as women’s organizations, are affiliated to a larger central organization such as the NLC and NCWS respectively, most of the Nigerian civic organizations, including women’s organizations, are not in alliance. Only the NLC, ASUU and NANS are in a formally established alliance. Most of the supports that a civic organization gets from other
organizations are spontaneous and thus informal (Bangura and Beckman, 1993). The informal and rather weak alliance between most Nigerian civic organizations makes them vulnerable to the Nigerian state's repression. Most of the organizations are constrained by the government's repressive instruments. While some have defied this repression, others have been forced to operate underground. Some, including the Market Women's Association, have absolved themselves from their political and civic impulses. How are the Jos women's capacity to engage in civic activities constrained by SAP's hardships, as well as the Nigerian state? This question is discussed in the following pages.

**SAP, the Jos Women and Civil Society**

Evidence from this study shows that SAP-engendered economic hardships have meant more burdens for Jos women. These women's access to crucial (productive and reproductive) resources is severely limited. The women hardly have time for their reproductive and community activities, or for social mobilization. As the women battle to ensure familial daily bread by expending more time and energy on their informal activities (see Table 22, page 233), they have little or no time for themselves (see Table 23, page 234), for their children (see Table 24, page 234) and for other community activities (see Table 25, page 234) necessary for civic society. Table 22 indicates that 37% of the women spent about 6 to 10 hours on informal activities. Twenty-six per cent spent between 11 to 13 hours, and 16% spent 14 hours and above on informal activities. As shown in Table 23, about 54% of the women had about one or two hours per day of leisure time. Forty-three per cent of the women had virtually no leisure time. Table 24 shows that majority of the women (60%) spent about 3 to 4 hours per day on domestic activities. Table 25 indicates that 46% of the
women spent about 3 hours per month on community activities. Forty-one per cent spent between 1 to 2 hours per month on community activities. As the data on the women's time schedule suggest, the Jos women hardly have time for rest or recreation ("ezumike adiro" - no rest). As already indicated, the women have little time for domestic and community activities since most of their time is expended on informal activities. Consequently, an increasing number of women overburdened by work suffer not only physical exhaustion but also psychological or mental exhaustion. The result is likely to be deteriorating health - stress, high blood pressure/hypertension, etc. - and these effects are likely to reduce the productivity of women as well as their ability to cater for their families and communities.

Table 22: Number of Hours spent by the Respondent on Informal Activities

<table>
<thead>
<tr>
<th>Working hours per day</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 hours</td>
<td>15</td>
<td>21</td>
</tr>
<tr>
<td>6-10 hours</td>
<td>26</td>
<td>37</td>
</tr>
<tr>
<td>11-13 hours</td>
<td>18</td>
<td>26</td>
</tr>
<tr>
<td>&gt;14 hours</td>
<td>11</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 23: Respondents' Leisure Time

<table>
<thead>
<tr>
<th>Number of hours per day</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No leisure</td>
<td>30</td>
<td>43</td>
</tr>
<tr>
<td>1 – 2 hours</td>
<td>38</td>
<td>54</td>
</tr>
<tr>
<td>3 – 4 hours</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>5 – 6 hours</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
Table 24: Number of Hours Spent by Respondents on Domestic Activities

<table>
<thead>
<tr>
<th>Number of hours per day</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 2 hours</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>3 – 4 hours</td>
<td>42</td>
<td>60</td>
</tr>
<tr>
<td>5 – 6 hours</td>
<td>13</td>
<td>19</td>
</tr>
<tr>
<td>7 – 8 hours</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>9 – 10 hours</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>11 hours and above</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 25: Number of Hours Spent by Respondents on Community Activities

<table>
<thead>
<tr>
<th>Number of hours per month</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nil</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>1 - 2 hours</td>
<td>29</td>
<td>41</td>
</tr>
<tr>
<td>3 hours</td>
<td>32</td>
<td>46</td>
</tr>
<tr>
<td>4 hours and above</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>100</td>
</tr>
</tbody>
</table>

Being overly concerned with how to make ends meet, Nigerian women and men, like most western women and men, are increasingly becoming more atomized and economistic, emphasizing monetary values rather than moral virtues. Commenting and lamenting on the fanatical attitude of Nigerians toward money, Aminu (1995: 9) (one time Nigerian Minister of Petroleum Resource) warns that:

We must recognize that money is a blunt instrument with little or no philosophical underpinning and its excessive influence, as it has in our society, only makes it replace human communicative and interactive skills. Money can miss road (sic) [instrumental and nonenduring], intellect and education never do [intrinsic and enduring].

Similarly, Nigerians (women and men) are becoming more individualistic and are increasingly de-emphasizing the time honoured extended family and cooperative community structures.
SAPs-induced economic hardships are forcing families, especially the urban-based ones, to spend their limited resources entirely on their immediate nuclear members. The increasing inability of the Jos women to obtain informal credit from relatives is partly due to the individualism that is fast becoming a way of life.

Within economistic and individualistic values, less emphasis is placed on sustained or kinship relationships. Social relationships are therefore becoming more transient, contractual and based on market principles. According to the women who participated in the study, people now seldom offer snacks and refreshments to visitors. As well, the frequency of visits has reduced substantially because most people do not have time for socializing. As a group of 35 women respondents observed:

Personal/friendly relationships [are] not as close as they used to be as people are more preoccupied with their activities (112).

The market or monetary basis of relationships is manifested in the type of associations to which the Jos women belong. These associations include rotational credit associations, professional association (hair dressers association, association of restaurant operators), town unions, philanthropic organizations, and church/mosque associations. Nearly all these associations provide material or monetary support to female members. Even church/mosque organizations, which previously provided spiritual and emotional support, now offer monetary and material assistance to needy members. While a majority of the Jos women interviewed (70%) were members of between one to two associations or organizations, nearly a quarter (24%) belonged to between three to five. Only six per cent of the women did not belong to any association or organization. On the average, the women were members of three associations/organizations.
The SAPs-induced long hours expended by the Jos women on their multiple informal activities are resulting in the self-exploitation of women (see Table 23 for the limited leisure time the Jos women have). One consequence of the long hours the women spend in their numerous informal activities is that most of their reproductive responsibilities in the domestic arena are left in the care of children, especially older daughters. Subsequently, older daughters are increasingly playing the roles of “second” or “quasi” mothers to their younger siblings. Some of the daughters and other children not subjected to the “quasi-mother” domestic duties assist their mothers (and fathers) in their informal activities (selling or hawking goods etc.). While the children acquire house-keeping skills (mostly daughters) and informal trade skills (daughters and sons) in the process, the children’s social well-being and education are compromised. Commenting on the implications of women’s numerous activities and tight business schedule, a group of 35 women noted:

Women’s multiple activities and busy schedule impact negatively on children’s welfare - women hardly have enough time for their children; children’s education and moral development suffer as a result; children misbehave, discipline is on the decline - theft, immoral activities. People steal not because they are thieves, but because they are hungry. Male children are engaging in gang/secret society etc. Children are not well taught at school because of the uncommitted teachers who are more preoccupied with their informal activities (112).

The increasing number of articles on child labour, neglect or abuse in Nigerian newspapers (Amuta, 1997: 24; Uhuegbu, 1997: 8; Ali, 1997: 9), as well as other writings (Ityavyar, 1988), attests to the growing incidence of children exploited by their families as a result of the SAPs-induced hardships. Child abuse, which includes “any action intentional or unintentional, that is capable of endangering the physical, health, emotional, social, moral and educational welfare of the child,” manifests itself in various forms (Amuta, 1997: 24). Forms
of child abuse in Nigeria include child marriage, sexual abuse, infanticide, child abandonment, illegal fostering and adoption, child labour, street begging, street hawking and trading, verbal abuse, physical punishment, forced feeding, starvation, illiteracy, illegal abortion and child battering (Ityavyar, 1988; 7-8; Amuta, 1997: ibid). Child abuse, especially child labour, street begging, street hawking and trading, have negative consequences for Nigerian children. As well, child abuse has negative effects on the Nigerian civil society and national productivity (Amuta, 1997: 24, Uhuegbu, 1997: 8). While noting that child abuse is related to capitalism, especially monopoly or intense capitalism as in the contemporary SAP era, Ityavyar (1988: 2) observes that:

... [t]he condition of children in Africa [Nigeria] changed remarkably under colonialism because this was the era when the capitalist system [of private property and labour exploitation] was being grafted on African communalism. Under the present neo-colonial and underdeveloped capitalist system in Africa [Nigeria], child abuse and neglect is becoming a serious problem in Africa [Nigeria] just as it was in Europe when capitalism started [with the abuse and neglect of working class children as well as their impoverished parents who were paid pittance wages].

Contrary to the abuse and neglect of children in contemporary Nigeria, Ityavyar (1988: 5) notes that children “occupied a distinct place” in pre-capitalist Nigeria. Children “were regarded as jewels of inestimable value.” Among the Igbo people of eastern Nigeria, names such as “Ifeyinwa” (nothing is comparable to a child), “Nwakaego” (child is more valuable than money/wealth), “Maduka” (People or Human persons are the greatest) and “Maduako/Ojiako” (May one/I not be deprived of people) reflect the importance of people. As Ityavyar (1988: 5-6) has observed:
The fame and status of an individual [male] depended on the number of children (prevalence of high birth rates) and wives (prevalence of polygyny and polygamy in Nigerian society) he had. Children and parents had shared obligations. Children respected and obeyed their parents. Parents loved and raised their children within the accepted cultural norms and value.

Childhood socialization depended on age and the gender of the child. At the age of 10 years, children accompanied their parents to the farm to learn some farm work. However, children are expected to return home before noon when the sun's heat is too much for a child. Elder children assist their parents in agricultural, trading, craft, hunting, fishing, blacksmithing and other economic activities. Children's economic, physical and emotional needs were provided by their parents and other extended family members "as it was then a shame for one's child to be starved" or neglected (Ityavyar, 1988: 6). In return, children were expected to obey and respect their parents. The disciplining of children, which included flogging, deprivation and sometimes intimidation, were always balanced with love to facilitate a child's learning experience. Because the aforementioned modes of discipline were culturally approved by most Nigerian societies, they were not considered as child abuse by either the child or the parents (Ityavyar, ibid). Ityavyar (1988: 6) observes that "[t]he value of children was high as they served as social security for old age parents.

With colonialism and capitalism, "the condition of children in Nigeria [as well as their parents] changed remarkably" (Ityavyar, 1988: 6-7). With the division of the society into the "haves" - capitalist propertied class - and the "haves-not" - peasants and working class - the condition of many working class and peasant parents changed for the worse. With the intensification of capitalism in post-colonial and contemporary Nigeria, the distinction and standard of living between the propertied capitalist and the propertyless working class and peasants continued to widen. With SAP and the growing poverty among the Nigerian working
class and peasant families, children have been adversely affected and impoverished.

Commenting on the plight of the contemporary Nigerian child, Nseigbe (cited in Uhuegbu, 1997: 8) summarizes:

[The] Nigerian child is the greatest hero of our economic depression. He[she] has swummed (sic) in the fungi-infected waters of deprivation. He[she] has been thrown in and out of school as many times as one can fathom. He[she] has been deprived of healthy diet, he[she] has been knocked silly by motorists, while trying to either fend for himself[herself] or attempting to hawk items like pure water, groundnut, oranges and many others on our highways. [Adding], Nsiegbe states that in the tertiary institutions, they [Nigerian children] are so deprived and harassed that they have taken solace in secret cults [fraternal society]. Poor children. Whereas their counter-parts in the developed world are having everything [most things] going for them, our children are trying to conquer the basic necessities of their age.

Amuta (1997: 24) notes that the negative implications of child exploitation “threaten[ed] the very existence of a civil society.” Children denied adequate and proper attention, basic and good education, and the social necessities of life because of the poverty (time, finance, and will/disenchantments) are likely to be less productive in their adulthood. The children deprived of the tools that will enable them to become mature adults, productive workforce, informed and critical citizens pose a danger to the stability of the status quo and continuity of the Nigerian civil society. As “a lot of the [Nigerian kids]... joined armed robbery ..., started taking hard drugs, picking pockets and prostituting (Uhuegbu, 1997: 8) or join[ed] secret cults (Nkwocha, 1997: 8)”, rather than pursuing their education, their self-development, creativity and potential productivity, as well as sense of civic responsibility, are undermined. Elson (1996) has warned of this upheaval when she observes that women’s capacity to reproduce human labour is not only limited (inelastic) but may soon collapse without adequate resources. Chinery-Hesse et al. (1989: 4) made similar observations when they stated: 
The adjustment programmes being pursued diminish the services available to women in their non-producer roles, without assisting them in their role as producer. As a result, they have damaged the human and capital resource base available to society: this is not only the cause of much current suffering but will have serious future consequences.

Apart from the lack of time for themselves and their children, the Jos women increasingly have less time for socio-political-oriented and community activities which provide avenues for association and civility or what Walzer (1995: 8) calls “networks through which civility is produced and reproduced.” Commenting on the limited time that the Jos women have for associational relationships as a result of SAP-induced hardships, a respondent observed that “hard times and slow business affect association and the time women can spare for association meetings” (R21). Moreover, even the associations that the Jos women formed focus mostly on the women’s immediate materials needs. While 66 (94%) of the 70 Jos women who participated in this study were members of at least one association, most of the associations do not go beyond addressing members immediate financial (practical), emotional and spiritual needs. The associations are hardly active in political-cum-civic activities. This is in spite of the fact that some of the associations, for instance, the Market Women’s Association, have played political-cum-civic roles in the past. The Market Women’s Association, which, brought women together as a force against government injustices (for example women’s riot in the 1920s) and economic hardships (anti-inflation) in the past, by demanding democratic reforms is being dismantled by SAP-induced economic hardships and their concomitant pressure on women’s time. Concerned with securing “daily bread” in the informal sector, most of the Jos women rarely have time for social and political mobilization activities. Consequently, women’s involvement in associations appears to be influenced more-
or-less by the material, emotional, or spiritual benefits that the associations offer. Besides, through the military government’s campaign of political intimidation, arrests, detentions and imprisonments, described above, the women’s movement (Market Women’s Association, Women in Nigeria, etc.) and some other civic and Pro-democracy Movements (Nigerian Labour Congress, Academic Staff Union of Nigerian Universities, etc.) have been demobilized.

While these Nigerian women’s movements have been diminished as viable opposition to the Nigerian state and the IMF/World Bank engendered SAPs, the Jos women, as evidence from this study shows, seem to be finding solace in religious organizations (Christian Fellowships, Aladura, Charismatic Renewal, Zum:uta Mata, etc.). In sickness and hardships, the women turn to their religious organizations for spiritual healing and strength via prayers and the use of holy water and oil. Similarly, in times of bereavement and financial crisis, which are becoming a daily experience in the lives of many women in Nigeria, the Jos women turn to their religious organization for assistance. Through religious organizations, the Jos women are campaigning for the conscientization and moralization of Nigerian population and leaders. The women believe that such religious conscientization and moralization will pull Nigerian society from its current moral, economic and political decadence where capitalist virtues of competition, aggression, individualism, greed, corruption, exploitation and monetary value threaten time honoured virtues of cooperation, community, altruism, selflessness, justice and equity. While religious organizations with their belief in providence provide the women spiritual, emotional and occasional financial relief from the hardships of SAPs, they slow down the pace of progressive social change, namely the transformation of the relations of production and reproduction that subordinate women in the society. Nonetheless, the Jos women’s
religious organizations can be a transformatory tool if the women extend the organization's conscientization and moralization mission to include discussions about women's inequality and subordination in the society (home, work place, etc.). Such discussions would also generate ideas about how to dismantle the oppressive forces.
SUMMARY AND CONCLUSIONS

This study describes and analyzes the impact of structural adjustment programmes on Jos women in the informal sector, as well as the strategies the women adopt to ensure the survival of their businesses and families. It reveals that the women engage in numerous income-generating activities in the informal sector such as trading, food serving, dress-making, hair dressing, and crop growing, chicken and goat rearing. Unlike their husbands, the women engage mostly in small-scale, low-income circulatory and service activities which are largely marginalized and deprived of institutionalized resources. In addition to their productive and income generating activities, the Jos women perform the bulk of reproductive and domestic work necessary for the regeneration of the family. As well, the women perform some extra-household work for the welfare of the community and environment. Most of the women’s reproductive and community work is unpaid, and as such, deemed as non-economic activities.

The Jos women are adversely affected by SAPs. SAPs are further limiting their access to business wares, credit, stalls, information and training, food, healthcare, education and transportation facilities. Consequently, the women are finding it difficult to maintain their businesses and families. SAP-engendered high prices of business materials and services, decline in real income, fall in purchasing power, and overcrowded informal sector make it difficult for the Jos women to obtain or market their goods and services. As a result of the increasing difficulties the Jos women have in obtaining or marketing their goods and services, their businesses, as well as income, are negatively affected. SAP-induced socio-economic
hardships and shrinking resources affect the women's ability to obtain formal credit from 
banks, quasi-formal credit from associations, and informal credit from relatives or friends. 
Aside from the lean resources of banks which influence the Jos women's access to formal and 
institutionalized credit, the women are additionally constrained by their lack of collateral 
security (which in most cases is owned or controlled by men), inability to repay loans because 
of their numerous familial responsibilities, the high interest rates charged by banks, and the 
closure of banks. The Jos women in the informal sector are also finding it difficult to access 
market stalls from the Jos Marketing Authority as a result of SAP-aggravated high prices of 
stalls, bureaucratic bottlenecks, and unwarranted stall levies, as well as their lack of social 
networks. The gender-biased structures which deny women ownership of property and assets 
(often demanded by banks as collateral security) while assigning them the bulk of familial 
responsibilities partly explain the Jos women's limited access to formal bank credit. The 
marginal status and meagre income of the Jos women's informal activities also account for 
their difficulty in accessing institutionalized bank credit and market stalls.

This study also shows that the escalating prices of food stuff, and cost of healthcare, 
education and transportation as a result of SAP-engendered cuts in social services, currency 
devaluation, import restriction, user fees, and privatization are limiting the ability of the Jos 
women and their families to access social services. The susceptibility of the Jos women to 
SAP-induced high prices of social services stems from the fact that they are largely responsible 
for the bulk of their familial reproductive and domestic work. Moreover, by virtue of their 
reproductive and domestic work, the women rely on state-provided and -subsidized social 
services. Importantly, the women's reproductive activities are not taken into account in the 
design and implementation of SAP. Because the bulk of the women's reproductive activities
fall outside the “monetary” nexus and “economic” activities of interest to capital and its SAP reformist tool, women’s familial sustenance roles are taken for granted. As well, the activities are seen as self-sustaining and thus capable of being performed by women with or without resources. As a result, most of the areas (food, health, education, transportation, etc.) that SAP designers set aside for cuts are areas that are crucial for women’s reproductive and indirectly productive responsibilities.

The Jos women are, however, not helpless victims of SAP; they are responding to SAP-engendered hardships through various survival strategies. They engage in multiple activities. As well, they seek business materials and food from cheaper sources. Importantly, the women join rotational credit association and embrace credit purchase and sale. Some shift from one business to another, while a number of the women enroll in cooperative and COWAN organizations. Virtually all the women seek God’s assistance through prayers. As well, the women reduce the amount of food they consume, and the amount of clothing they purchase. The numerous strategies adopted by the Jos women in order to reduce the adverse effects of SAP merely ensure familial survival since they address just a few of the women’s immediate material needs. On its part, the Nigerian state is attempting to humanize SAP and alleviate poverty among Nigerian women. However, the State-initiated women centres set up to alleviate poverty among women fall far short of providing the Jos women’s basic practical gender needs. While constructing women’s role through engendered lenses, the centres emphasize women’s reproductive roles as mothers, wives, and home managers. Consequently, only very few of the women’s (mostly middle class and well-connected) material needs are met. The centres do not address women’s strategic interests by seeking to reduce or dismantle the institutionalized gender-biased structures that discriminate against women.
The study observes that SAPs assault on women affects not only their ability to perform their productive, reproductive and community activities, but also the very fabric of civil society. SAPs-engendered economic hardships have overburdened women. At the same time, SAPs-induced socio-economic problems have meant that crucial productive and reproductive resources, including the time required for women’s reproductive, community and social mobilization activities, are denied women. As more energy and time are expended by women on their informal activities, less time is devoted to caring for themselves, their children and other community and associational activities necessary for a vibrant civil society. Overburdened by the pressure to fulfil their household responsibilities under shrinking resources the women suffer not only physically, but also, mentally and emotionally. As well, the women are unable to care adequately for their children. Moreover, children increasingly are compelled to work at home and in the informal sector in order to save or augment family resources. In the process, the children are denied their childhood, their social well-being and the education necessary for adulthood career, social and civic responsibilities.

Given that the state-initiated women’s programmes have met only a few of the Jos women’s practical gender needs, and given that the Jos women-initiated strategies can only ensure familial survival, this study sees the need to move beyond women’s practical needs and survival strategies to a transformatory strategy. A transformatory strategy necessarily addresses women’s practical needs and, more importantly, women’s strategic interests. As observed earlier, practical gender needs are short-term material needs that arise from women’s roles in the society as bearers and rearers of children, maintainers of adult labour, the sick, the handicapped, the aged, as well as community managers. Practical gender needs include the need for income, food, house, education, health, water, electricity and other livelihood items.
The satisfaction of these needs does not address the inequality that exists between men and women in the society. Strategic gender interests are long-term political interests that stem from women’s subordinate position in relation to men in the society. They include the inequality between women and men at home and at the workplace, etc., women’s limited access to socioeconomic resources and political power, women’s limited control over resources, male violence against women and male control of female sexuality, as well as women’s limited control over their lives (Moser, 1993: 37-40; Young, 1993:153-154). How can women’s practical needs and strategic gender interests be fulfilled?

Moser (1993) and Young (1993) have observed that a transformatory strategy that empowers women not only addresses women’s practical gender needs but also women’s strategic gender interests. In other words, women’s practical gender needs and strategic gender interests could be met through the empowerment of women. Empowerment entails the mechanisms through which oppressed and marginalized people take control over their lives by “gaining the ability to do things, to set their own agendas, to change events, in a way previously lacking” (Young, 1993: 158). The process of empowerment starts with building self-confidence and reactivating the agency in women by enabling them to participate in matters that affect them. Within SAP context, empowerment will entail involving the Jos women in decision-making process with regards: (a) the identification of their own needs, problems or constraints, (b) prioritization of needs and the establishment of mechanisms (programmes) for meeting them, (c) implementation of programmes and (d) establishing time-frames for accomplishing programs, as well as mechanisms for evaluating and monitoring programmes. Thus, rather than defining women’s needs and problems, as the Nigerian state-initiated women centres do, the women would articulate their needs. Through this bottom-up
approach, the genuine needs of the women are not only likely to be determined, but the women would have a sense of self-worth in participating in matters that influence their lives. The identification of the women's needs would not be unproblematic given that the term "women" is not monolithic but includes female persons of multiple and divergent identities (class, race/ethnicity, occupation, religion, age, ability, etc.). Since the Jos women in the informal sector are differentiated across occupational, class, ethnic, religious, age lines, their needs are unlikely to be the same. How then would consensus be reached about the Jos women's needs? Since most of the Jos women appeared to belong to an organization or association, such as rotational credit associations, association of hair dressers, association of restaurant operators, and town unions, such women's autonomous (initiated) organization or association could be used to mobilize the Jos women, not only for meeting their immediate practical needs, but also for meeting their long-term strategic interests of dismantling gender-cum-class oppressive forces. In this instance, the Jos women-initiated organizations or associations such as rotational credit associations or association of hair dressers would serve not only as avenues for organizing informal activities and procuring institutionalised resources but also forum for conscientizing women about the forces that subordinate them, as well as a forum for discussing strategies to transform oppressive forces.

The empowerment of women, which entails "enabling women collectively to take control over their own lives to set their own agendas, to organize to help each other and make demands on the state for support and on society itself for change" (Young, 1993: 158-159), cannot be achieved without changes in men and male-dominated institutions. While women seek to gain control and power through empowerment, men are expected to cede some of their powers and control in the process. Consequently, the quest for the empowerment of women is
likely to be constrained by male resistance in the Nigerian patriarchal society. How would the problem of male resistance be addressed? Making women's concerns an integral part of the Nigerian "development" policy and legally compelling development agencies to implement such policies may be the first step towards eliminating male resistance at the institutional level. As well, compulsory gender-sensitivity training is key to minimizing male resistance. Increased participation of women (especially those well-informed on gender issues) in the economic and political arenas, as well as in institutional decision-making positions is likely to enhance women's agenda. Women's participation in the economic arenas of power necessarily entails women's acquisition of higher education and training in public policy administration.

Finally, change cannot be attained without women spear-heading the forces of change through their local, national and international mobilization and organization efforts. As indicated earlier, Nigerian Market Women once campaigned and mobilized against colonial and neo-colonial forces of oppression including SAP; they can do the same today (with improved political climate and opening of space for associational relationships and political mobilization) if the will is there. Similarly, through their organizations, such as the Market Women's Association and the National Council of Women's Societies (NCWS), Nigerian women can spear-head the move towards a "politics of household duty sharing" and what Elson (1992: 42) calls "politics of consumption" by bringing to the open discussions about women's un/der paid and undervalued work in the domestic and public domains as well as the asymmetrical distribution of resources and the consumption between men and women in the household.

Since the Women in Nigeria (WIN), an academic-based women's organization, have started public discussions on the politics of household duty sharing, they can motivate other
women's organizations (grass roots and national) to do the same, as well as broaden their membership to include more women from the grassroots. WIN can also be affiliated to the grassroots women's organization such as the Market Women Association for the exchange of ideas on women's emancipation. The potential Nigerian women's organizations such as the NCWS and the Market Women’s Association to be a political agent for social change, however, depends on their ability to overcome their material focus and welfare-orientations. As well, the NCWS and the WIN can become more viable as instruments of social change if they become less dominated by the middle-class. The success of Nigerian women's organizations would largely depend on their ability to broaden their base through alliance with other male-dominated organizations such as the Nigerian Labour Congress (NLC), National Association of Nigerian Students (NANS) and the Academic Staff Union of Nigerian Universities that are fighting for justice and social change. While there is no formal alliance between the Nigerian women's organization and other male-dominated organization such as the NLC, ASUU, NANS, most of these organizations including women's organization are drawn together by virtue of the general fall in the living standards of their members and the majority of the Nigerian population under SAP regime. Consequently, some strike actions that have been initiated by the Market Women in the 1980s against SAP's hardships have been informally and spontaneously supported by students and vice versa. The rather informal or spontaneous alliance between women's organization and other male-dominated organizations can be strengthened if the alliance between the organizations are formalized. The formalization of the relationship between women's organizations and other male-dominated organizations would result in the broadening of social justice to include gender issues and issues of discriminatory gender-structures in the society. To this end, the mixed-gender makeup of WIN positions it
over the NCWS and Market Women’s Association as a potential bridge for forging alliance between Women’s organization and other male-dominated organizations. The making of gender issues as one of the mandates of other male-dominated civic organizations, however, may not be achieved without women sensitizing their allies to discriminatory gender structures and persuading them to dismantle the unjust structures.
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APPENDICES

APPENDIX A1: Map of Nigeria Showing Jos, the Research Setting

APPENDIX A2: Jos Main Market

Jos Main Market, the biggest in West Africa.
Dear Respondent:

This is to request you to participate in a research project entitled: Global Economic Restructuring, Nigerian Women in the Informal Urban Sector and Survival Strategies. The project is for my Ph.D dissertation. Professor Dawn Carrie of the Department of Anthropology and Sociology, University of British Columbia is supervising it. The other members of the project supervisory committee are Dr. Gillian Creese, Dr. Terry McGee and Dr. Noga Gayle.

The study seeks to examine the implications of global economic restructuring for Nigerian women in the informal urban sector and the strategies that the women are adopting to ensure the survival of their businesses and families. The purpose of the study is to determine the impact of global economic restructuring, especially Structural Adjustment Programs (SAP) on informal-sector urban Nigerian women's access to business resources and the well-being of their families. It is expected that the information collected will be useful for gender policy planning and development geared towards enhancing urban women's access to resources.

Your participation in the study is voluntary. Should you be willing to participate in the study, answering the questions on the interview schedule will involve about 45-60 minutes of your time. You have the right to withdraw your participation at any time.

Sincerely,

Agatha Ifeyinwa Nnazor
Ph. D Candidate.
APPENDIX E: Interview Schedule

INTERVIEW SCHEDULE: JOS WOMEN IN THE INFORMAL SECTOR

I SOCIO-DEMOGRAPHIC INFORMATION

RESPONDENT'S DATA

01 Martial status .................................................................

02 Age .............................................................................

03 Occupation
(a) Main. .................................................................
(b) Others .................................................................

04 Annual Income of respondent.............................................

05 Educational Attainment ........................................................

06 Religion ........................................................................

07 Ethnic group ................................................................

FAMILY DATA

08 Information on Husband

08.1 Husband's Occupation....................................................... 

08.2 Husband's Annual Income................................................. 

08.3 Husband's Educational attainment.....................................

09 Information on Children

09.1 Number of children........................................................ 

09.2 Ages
(a) eldest ........................................................................

278
(b) youngest

09.3 Sex/es
(a) male
(b) female

09.4 Educational attainments of children

09.5 Number of children working and earning income

II HOUSEHOLD INFORMATION

10 General Information

10.1 Type of house
(a) rented
(b) owner-occupied
(c) others

10.2 Number of rooms

10.3 Location of house

10.4 Household Equipments/property

11 Respondent's participation in and membership of organization, clubs, societies and associations

III URBAN WOMEN’S INFORMAL AND HOUSEHOLD ACTIVITIES

12 Role of Women in Urban informal activities and Home

12.1 Urban Informal Activities

(a) Trading/Marketing
(i) petty-trading (hawking, kiosks)
(ii) retail trading
(iii) wholesale trading

Respondent's Husbands/Daughters/Sons/Other's Participation assistance
(b) Food Services
   (i) fast food vending
   (ii) restaurant/beer parlour
   (iv) hotel
   (v) local drink-making

(c) Craft and Cottage Businesses
   (i) tailoring
   (ii) hair-dressing/plaiting
   (iii) knitting, weaving, dying
   (iv) pottery, mat, basket making

(c) Urban Agriculture and Farming
   (i) Poultry
   (ii) goat, sheep, rabbit rearing
   (iii) Crop, vegetable, fruit growing

(e) Others, specify

12.2 Household Chores
   Shopping
   Fetching water
   Pre-cooking
   Winnowing, Grinding, Pounding
   Cooking
   Serving food
   Washing dishes
   Cleaning house
   Sewing/mending clothes
   Feeding children
   Bathing children
Preparing children for school
Taking/walking children to school
Helping children in homework
Caring for the sick, the elderly and handicapped
Maintenance of house
Other duties

13 Urban Community Activities
Yard cleaning/maintenance
Street environmental sanitation
others

14 Respondent's Time Schedule
14.1 Time of getting up in the morning
14.2 Time of going to bed
14.3 Leisure time
14.4 Approximately how long awake
14.5 Approximately how long asleep
14.6 Number of hour spent on informal activities
14.7 Number of hour spent on domestic work
14.8 Number of hour spent on urban community activities
(IV) INFORMATION ON SAPs, WOMEN'S INFORMAL ACTIVITY AND ACCESS TO RESOURCES (ECONOMIC IMPACT OF SAPs)

15 Business materials/wares/goods

15.1 Are your business materials/goods obtained locally? ....................................................

15.2 Are your business materials/goods imported? ..............................................................

15.3 If locally obtained, what is their prices like under SAPs in the past one year?
1st quarter .................................................................................................................................

2nd quarter ...............................................................................................................................  

3rd quarter .................................................................................................................................

If imported, what is there prices like under SAPs in the past one year? 1st quarter 

2nd quarter ...............................................................................................................................  

3rd quarter .................................................................................................................................

15.4 Is their prices primarily attributable to SAPs? ............................................................... 

15.5 Are there other factors responsible for their prices? .........................................................

15.6 Have their prices in any way affected your business operations? .................................

If yes, in what ways have their prices affected your business operations? .........................

15.7 What do you think should be done to stabilize their prices? ........................................

15.8 What do you think should be done to facilitate your access to business materials/goods? 

16 Credit

16.1 What sources of credit is/are available for you in your informal activity? 

.................................................................

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16.2 What sources of credit is/are available for women in their informal activities?

16.3 Has SAP in any way affected the sources of credit that are available to you in your informal activities?

If so, in what ways?

16.4 Prior to SAP (mid 1980s), how often do you go to the Bank for loan/credit?

16.5 Were you ever granted credit/loan prior to SAP?

If so, how many times?
How much money was granted?

16.6 Since the SAP, especially in the past one year (1996-97), were you ever granted credit/loan?

If so, how many times?
How much money was granted?

16.7 Do you have to provide collateral security before being considered for credit/loan?

16.8 What are the collateral securities required by Banks/credit institutions?

16.9 Do you believe it is easier or more difficult to get credit today than in the past?

Why do you think this is so?

16.10 What do you think should be done to enhance your access to credit?

17 Stalls/Business/Marketing Spaces
17.1 What kind of stall/business space do you have?

17.2 What types of stalls/business spaces are currently available to women?

17.3 Have you ever sought to obtain stalls or business spaces from the Jos municipal authorities? If so, were you given? If not, why were you not given?

17.4 Has SAP in any way affected your access to stalls and business spaces?

17.5 What are the constraints that you encounter in your efforts to obtain stall/business spaces?

17.5 What do you think should be done to enhance your access to stalls/business spaces?

18 Business Information/training

18.1 What types of information/training are available for you?

18.2 What types of information and training services are available for women in the informal sector?

18.3 What kind of information/training did you get? Is the information/training given to women the same as the information/training given to men?
18.4 What are the importance of such information/training?

........................................................................................................................................................................................................

18.5 Has SAP in any way affected your access to business information and training?

........................................................................................................................................................................................................

18.6 What do you think should be done to enhance your access to business information and training?

........................................................................................................................................................................................................

19 Transportation facilities (SOCIO-ECONOMIC IMPACT OF SAP)

19.1 How do you get to work?

........................................................................................................................................................................................................

19.2 What types of transportation facilities are currently available for you?

........................................................................................................................................................................................................

19.3 Has SAP in any way affected your means of transportation to work? If so, what are the social and economic implications of SAP engendered transportation problems for you?

........................................................................................................................................................................................................

19.4 What do you think should be done to address urban transportation problems, especially for women?

........................................................................................................................................................................................................

(V) INFORMATION ON SAP, WOMEN'S SOCIAL AND FAMILIAL WELL-BEING (SOCIAL IMPACT OF SAP)
20 Food

20.1 What sources of food are currently available to your household?

20.2 What kinds of food are currently being eaten by your household members?

20.3 How many times do members of your household eat in a day?
   (a) once a day
   (b) twice a day
   (c) thrice a day
   (d) more than three times a day

20.4 Is there any difference in the kind and quantity of food eaten by different members of your household (husband, wife, sons, daughters, househelps etc.)?

20.5 Is the type and quantity of food currently eaten by your family in any way related to SAP? If so in what ways?

20.6 What are the implications of SAP engendered food polices for urban women?

20.7 What do you think should be done to enhance urban women's access to affordable and nutritious food?
21 Education

21.1 What kinds of educational facilities are currently available for different members of your household (a) sons (b) daughters (c) Househelpers and Why?

21.2 Is SAP in any way responsible for the kinds of educational opportunities that men and women get? and upto what level?

21.3 Are there other factors responsible for the decision and choice of who gets education?

21.4 What are the implications of SAP induced educational policies for women and men?

21.5 What do you think should be done to enhance women's access to good education?

22 Health

22.1 What kinds of health facilities are currently available to your family?
(a) Public (b) Private (c) Traditional (d) others specify

22.2 Within the last year, how often do different members of your family use health care facilities?
(a) women
(b) children

(c) men

and Why?

22.3 Has SAP affected your health care needs? 

Has SAP affected your family's health care needs? 

22.4 What are the implications of SAP induced health care policies for women? 

22.5 What do you think should be done to enhance women's health care needs? 

(VI) INFORMATION ON SAP, AND WOMEN'S SURVIVAL STRATEGIES

23 Business Survival Strategies

23.1 What are the strategies that you adopt to ensure the survival of your informal activities? 

23.2 What are the limitations of the strategies?
24 Familial Survival Strategies

24.1 What are the strategies that you and members of your family adopt to ensure the survival of the family?

<table>
<thead>
<tr>
<th>FAMILIAL SURVIVAL STRATEGIES</th>
<th>HOUSEHOLD MEMBERS INVOLVEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Respondent</td>
<td>Husband</td>
</tr>
</tbody>
</table>

(i) Work
- Multiple activities
- Increased intensity of work

(ii) Food
Reduction in Food in-take
- Type of Food mostly eaten
- Types of food rarely eaten

Frequency of food in-take
- Thrice a day
- Twice a day
- Once a day
- buying of food in bulk
- Sourcing cheaper food from places outside the city
- others
(iii) Education
- Who gets education
  primary
  secondary
  tertiary/vocational
  commercial
  university
  others

(iv) Health
  Public
  private
  Traditional
  Home cure/care
  spiritual(church)
  others

(v) Cuts in Consumption of Personal effects
  clothes
  shoes
  cosmetics
  drinks (alcohol)
  cigarette
  Restaurant/Bar-based
  local food delicacies
  ("Isi-ewu (goat head)
  "suya", "Ugba na
  Okporoko" etc.)

(vi) others, specify

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