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GENDER AND SOCIAL SECURITY REFORM IN AFRICA

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As a result of pressures from structural adjustment policies, persistent poverty and slow economic growth in most African countries, there is widespread reform of formal social security systems in the region. The designs for reform have ignored gender concerns and non-formal social security systems, yet it is widely known that women and men have different experiences in the labor market and that non-formal systems are currently the main source of social security for most women and men, especially in rural communities. The paper points out the efficiency and equity costs of ignoring gender and non-formal social security systems and proposes action for policy makers.

Many countries in Africa are in the process of reforming their formal social security schemes and other social policies in response to several pressures, among which are poverty and structural adjustment policies. The realization that reforming formal social security schemes alone will not be adequate to meet social security needs for the majority of women and men affected by urbanization, HIV/AIDS, drought, unemployment and other threats, has generated more interest in non-formal systems of social protection. The gender analysis of social security reform in this paper, therefore, covers both formal and non-formal systems.

Literature reviewed on formal and non-formal systems of social protection in Africa says little, if anything, about the different experiences of women and men, despite the fact that there is wide recognition now that the processes and impact of social policy reform are not gender-neutral. Social security reform is not likely to be an exception. The rationale for making gender central to this discussion is based on well-documented evidence that the absence of gender awareness in policy reform and other activities has led to significant efficiency, equity and welfare costs that could have been avoided.

Negative impacts of structural adjustment policies (SAPs), limited state capacities, slow economic growth in most of Africa and persistent poverty have increased the vulnerability of some social groups and therefore undermined social security. As was observed in one of the forums in Africa, “the rapid increase in the number of people

unable to ensure their livelihood seems threatening and has brought the issue of social security back on the agenda of policy debates” (GTZ, 1995:6).

Gender dimensions become pertinent in this kind of context because there is a body of literature showing that women and men become impoverished through different routes (Kabeer, 1994) and that escaping poverty is harder for women owing to gender inequalities in the household, institutions and the market which reduce their range of income-earning options and the return to their labour and education (Buvinic, 1993; Kabeer, 1994; Kasente, 1998; Brown and Kerr, 1997).

While structural adjustment in the region has resulted in economic growth in some countries, notably Ghana and Uganda, there is evidence to show that economic growth has not necessarily achieved improved well-being for the majority of citizens in those countries. The public expenditure cuts and cost recovery measures introduced as tools for structural adjustment have rendered basic goods and services unaffordable to poor people, the majority of whom are women and children. It is too early to judge how much hope decentralization offers for a way out of these problems, considering that the safety nets put in place to cushion vulnerable groups against social costs of structural adjustment have not been very effective. The HIV/AIDS epidemic and natural disaster, particularly drought and floods, have also adversely affected growth in the region, adding to more demand for social security.

A number of issues are already known about social reform and the gender issues arising, while in some other cases it is not yet fully known what the implications of recent changes are and whether they are different for women and men. For example, the universal push to reduce the public deficit and yet maintain effective social programmes has pressured decision-makers into experimenting with approaches which share the responsibility and costs of social reform. Moreover, the state’s retreat from social investment has led to more participation of new actors such as local governments, NGOs, local networks and households. Although some studies are beginning to show social costs of cost recovery in health and education, there is no conclusive evidence to show whether processes and outcomes of these reforms have similar significance for women’s and men’s social security.

The focus of this paper is on social security reform. It explores gender-related trends and factors which have significance for social security systems. The paper is arranged in three main sections.

First, it articulates gender concerns around the way social security has been conceptualized; second, it addresses gender issues emerging from literature on formal and non-formal social security currently implemented in Africa; and finally, it highlights specific issues of concern that require more attention from policymakers and researchers.

Conceptualisation of Social Security and Social Security Systems

A review of formal social security schemes in the region shows that social security is conceptualized along the perspective of the ILO definition. The ILO (1984:2-3) defines social security as

The protection which society provides for its members through a series of public measures, against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, invalidity and death; the provision of medical care; and the provision of subsidies for families with children.

The ILO definition makes it clear that social security is seen as a response to income insecurity. The principles of this kind of social security scheme are based on pooling of resources and sharing risk so that any contributor to the scheme can benefit in case of the specified contingencies.

Conceptualization of social security in current literature in Africa acknowledges that formal social security is no longer adequate for the African context. This conception is based on the observation that wage employment is for a very small percentage of people, as the majority of people depend on subsistence agriculture. The small percentage of people able to benefit from formal social security includes an even smaller number of women, thus making formal social security almost irrelevant to the majority of African women. And as Kaseke argues (1999), even when wage employment is available, the wages paid are not adequate for the workers to meet their immediate needs, let alone save for the future. It is also acknowledged that Africa has some very specific contingencies like drought, underemployment and low productivity, which make protection needs both immediate and futuristic (Kaseke, 1999).

While most schemes in the region target fewer contingencies than the ones mentioned in the ILO definition, it has been observed that English-speaking African countries are less advanced than those in other parts of the continent with similar levels of development (Gruat, 1997). It is also true to say that because public measures meet social security needs for a few – less than 25 percent (mostly male) of the population in the region – non-formal systems are a source of protection for the majority, particularly women and men who are self-employed. The types of benefits provided under non-formal social security systems are either in cash or in kind. These systems also observe the principles of risk sharing and pooling resources as well as membership and shared obligations (Kaseke, 1999). However, because of the tendency to conceptualize social security from the ILO perspective, efforts by African governments to provide social security have largely focused on formal social security. Apart from covering a small percentage of the population, formal schemes are also mainly urban-based. This implies that the majority of the population in Africa, particularly women and rural-based people in general, rely on non-formal systems of social protection.

Because such non-formal systems have not originated from government initiative, they are not well documented and there not understood.

The main gender concern here is that since this is where most women and other unemployed people find their protection, it is a significant knowledge gap that such systems have not been adequately studied. The contingencies they cover, the way they are organized and the role they play in the current context of Africa, already reviewed, are all issues not well understood.

This paper tries to analyse the scattered information available on both the formal and non-formal social security systems in the region, from a gender perspective.

The rationale for such a case is that since all the women in the region work in the informal and agricultural sectors, very few benefit from social security arrangements under independent coverage. As far as formal social security is concerned, women's limited participation in formal employment means that their main means of access to formal social security comes through marriage to a male salary or wage earner. It has also been argued that social security systems reflect the traditional male bread-winner, female dependant and nuclear family model (Folbre, 1993).

Yet what obtains on the ground is a more complex picture, where the breadwinner is not necessarily the man, where the extended family is prominent, and where there is a growing trend of women-headed and child-headed households. An appropriate conceptualization of social security in the region must address such complex realities.

In addition to modern or formal provisions for social security, or those which are based in the state or private sector, this paper considers two other categories of social security provision. In this regard, traditional social security systems refer to those forms of social security which have a close link to social tradition, and which are frequently very binding for members of the community on the basis of common law or custom. By contrast, semi-formal social security systems tend to develop independently of traditional origins, and are based on principles of solidarity and reciprocity which arise from circumstances imposed by social and economic change (Fuchs, 1988). Together, semi-formal and traditional approaches to social security are referred to as non-formal social security systems.

Gender and Social Security in Africa

Perspectives on the importance of gender analysis

A number of studies both from Africa and other parts of the world argue that social inequalities, such as gender inequality, have efficiency, equity and welfare costs which hamper growth (Palmer, 1995; World Bank, 1994a; Whitehead and Lockwood, 1999; Imam, 1997). It is further argued that gender inequalities are reproduced from households to other institutions (Razavi, 1998). For example, there is evidence to show that a structural adjustment policy of cutting back on social services often results in increasing women's unpaid work (Kasente, 1998).

From this perspective, there are justified economic reasons for maintaining social safety nets, including social security systems, as long as they do not exacerbate situations of need and distress that may already exist. From the point of view of economic efficiency, it is therefore important that social security research and policy reform mainstream gender to control for unintended inequalities and gendered impacts.

A second concern, of course, related to issues of access and equality. Many studies have established overtime that all household members do not have equal access to resources; neither do they share equally in or benefit equally from expenditures (Tinker, 1990; Kabeer, 1994; Sow, 1997; Mbilinyi, 1997). However, the assumption behind many forms of social security – for example, provident fund schemes, social insurance schemes and other government-financed schemes – seems to be that the benefits paid cover the employee and dependants against specific contingencies. Apart from the well-known fact that sums paid out from such schemes are usually too low to meet the cost of living of the beneficiary, the issue of intra-household distributional equity has been largely ignored. A number of writers on gender and social security have pointed out that benefits from social security are gendered, being affected by intra-household decision making about incomes and resource allocation (MacDonald, 1996; Lund, 1993). A related set of questions concerns the increasing number of households headed by women, some of whom are employed and entitled to benefits accruing from formal social security schemes. It is not known whether the benefits they receive provided more meaningful protection, for example, than the benefits received by a wife who receives survivor's benefit after her husband's death or what happens in a polygamous household to the survivor's benefits. New approaches to social security require insights into such questions if they are to deliver benefits in a cost-effective and equitable way.

A third perspective which underscores the importance of gender analysis in this field addresses issues of process and social exchange. Discourse on social relations and analysis has presented yet another conceptual shift in the framework for analyzing the incentives and constraints under which men and women work. It has gone beyond viewing women's subordination just as a result of skewed allocation of economic resources, a point commonly emphasized in most literature on gender and social security. Additional contributions to this literature emphasize the social and economic processes which create or exacerbate differences in the position of women and men, such as power relations. Such perspectives introduce political dimensions of gender analysis which focus on terms of exchange and cooperation (institutional, customary, etc), which are not always equitable. This is an aspect particularly important for research that seeks to understand how traditional and non-formal social security systems function.

Finally, it is noteworthy that social security needs or requirements in the region and elsewhere are likely to differ for men and women. A general review of the literature suggests that social security needs vary by sex and by other variables such as age, socio-economic status and geographical location. For example, some peasant women in Africa may rely on credit and savings programmes, while urban professional women may rely on self-help-oriented professional associations to bolster their social security.

Each of these groups will have different requirements from the men in their communities. Social security reforms need to understand and take account of such differences.

Gender and formal social security systems

One of the most important issues highlighted by studies on formal social security systems in the region is the way they target males and disadvantage females. This bias is partly grounded in the nature of western-based conceptualizations of social security introduced to Africa during the colonial period. Social security schemes were principally employment-related rather than publicly funded and were focused on elite workers, mostly men. Over time, the expansion of formal social security programmes tended to be vertical, providing more resources for a limited number of workers (Mesa-Lago, 1989). The structural adjustment policy of public expenditure cuts in most African countries has led to even lower levels of coverage because of reduction in formal sector employment, thus making access to formal social security limited, even to workers who were qualified before.

Several countries in the region have decided to embark on significant reforms in the social protection field with the aim of achieving forms of social protection which are politically acceptable, economically affordable and socially appropriate. This implies that the models for reform are a result of social compromises between diverging interests (Gruat, 1997). The compromises are based on the level of economic development of each state but should also depend on areas of social life for which citizens choose to pool risks and assert solidarity (Fultz, 1997). There are three main formal social security systems operating in the region; all of them are faced with the problem of limited coverage but with varied experiences in different countries. Only a few of the countries in the region shown evidence of good practice in being sensitive to women's social security needs, as is shown in the discussion of different schemes. The main systems are social insurances, social assistance and provident funds.

Social insurance schemes are well developed in some countries like Namibia, Mauritius and South Africa, but rather poorly developed in East African countries. The main contingencies addressed are related to protecting workers and their families against involuntary loss or interruption of earnings.

One of the good examples of gender-sensitive implementation of the social insurance scheme is to be found in Namibia, where a Social Security Act authorized the establishment of a national pension scheme as well as short-term benefits for maternity, sickness and death. The short-term scheme provides three months of maternity benefits to insured women: one month before the child is expected and two afterwards. It is true to say that this scheme is accessible only to insured women, but the awareness of the plight of mothers and the sick is commendable. The employer attempts to eliminate the risk of making the scheme a high-cost one by using the principle of pooling risks. The scheme has met resistance because of its requirement that both men and women contribute to the maternity fund while only women can collect benefits (Fultz, 1997).

Childbearing is still strongly perceived as woman's role alone, and policy reforms should be prepared to contribute towards changing gender inequalities by finding ways of impacting on national values like this one and convincing men to contribute willingly to maternity benefits.

In most other countries, social insurance schemes are poorly developed. They tend to be disjointed and offer rudimentary protection. The contingencies commonly covered are disability, old age and death. Because of the well-known gender inequalities in the labour market, there are very few women who are eligible to benefit directly from this scheme unless their needs are deliberately targeted, as has been done in Namibia.

Social Sciences Schemes are implemented in a number of countries in the region, providing state assistance in cash or kind to destitute members of society. This scheme is often regarded as charity and carries social stigma. Also, to guard against dependency, social assistance is generally provided on a short-term basis to help beneficiaries work themselves out of destitution.

For example, Zimbabwe operates a public assistance programme which provides means – tested benefits to destitute people in general as long as they fall into the category of persons with a chronic illness or a disability, older people and dependants of indigent persons (Kaseke, 1999), while in Zambia there is some gender awareness in the eligibility criteria. Those eligible for assistance include older people, people with disabilities, unsupported women and children, and victims of disaster. On the other hand, some countries like Uganda do not have this scheme.

Provident funds are the commonest schemes in the region, particularly in eastern and southern Africa. These schemes are operated as compulsory savings and they provide for the payment of lump sum retirement benefits consisting of the accumulated savings of the members together with the contribution of the employer as well as the accrued interest. These schemes do not operate on the principle of pooling resources and sharing risk. Even before the gender perspective is discussed, these schemes have been criticized in most countries in the region because the benefits are vulnerable to number of countries like Zambia, the Republic of Tanzania, Uganda and others are replacing the provident funds with different schemes.

Just to give one example of the provident fund in Uganda, it was established by an act of Parliament as the National Social Security Fund (NSSF), primarily introduced as a compulsory saving scheme for workers in the private sector and for non-pensionable workers in the public sector. Its objective was to offer some economic protection on termination of employment by virtue of old age, disability and death. Apart from the fact that the scheme is limited in coverage, it has failed to meet the expectations which lay behind its inception as a result of inflation, inability to obtain a positive real rate of return on investment and poor administration. The fund has recently been converted to a social insurance pension scheme. This is a common story even in other countries operating similar funds. Like the other formal schemes discussed before, a smaller percentage of women in paid employment than men have had access to this scheme.

It is fair to conclude that women's and men's relationship with formal social security has historically been gendered. Most prominently, eligibility is established in ways which restrict women's participation. With few exceptions, formal social security schemes in the region apply only to wage earners and sometimes even exclude certain types of work. Professions and livelihoods related to handicrafts, small enterprises, agriculture and domestic service are excluded. This is a serious issue: the majority of vulnerable people who would need social security are to be found in the types of work that have been excluded, particularly in agriculture.

Even among the small proportion of the population not represented in the agricultural sphere, continuous employment and full-time work are taken as norms for establishing eligibility for pensions, unemployment insurance and maternity leave. Again, gender implications surface quickly. Already it has been pointed out that women represent a smaller proportion of the formal labour force in Africa, and are thus excluded outright from schemes.

A second issue relates to work patterns for the small number of women in paid employment. It is known that because of their reproductive responsibilities, many women break their employment and a big number take part-time work. This has important implications for access and eligibility to formal social security schemes. Moreover, because of their concentration in lower wage employment, women's levels of benefits are also generally lower than men's.

These observations suggest that formal social security in Africa has limited relevance for the female population, and may in fact serve to widen gender disparities. The picture emerging from the literature is that women have very limited access to formal social security in their own right. Their entitlements to resources are established mostly through men, and social benefits are conceived, uncritically, as family benefits. This approach does not, moreover, correspond to the reality on the ground, where polygamous marriages are common and where the number of widows is on the increase, mainly owing to HIV/AIDS, and with rampant intra-household inequalities. These issues, combined with the other weaknesses of formal schemes generally, raise important questions about the relevance and sustainability of such provision for women's social protection in the region.

Gender and non-formal social security systems

The majority of men in the region also depend on non-formal social security systems, given the absence of comprehensive formal systems coupled with well-documented market failures and shortcomings of the state in solving many social problems resulting from structural adjustment policies, HIV/AIDS, urbanization, etc. This section looks at non-formal social security in the region and draws a distinction between traditional and security in the region and draws a distinction between traditional and semi-formal social security, based on the form each takes.

Traditional Social Security Systems in the region are kinship-based and follow the principles of solidarity and reciprocity. They operate by mobilizing resources within the extended family to support members in need by giving them money or other materials. This system makes it obligatory for individuals to support their relatives who are exposed to contingencies, and traditionally there are societal sanctions for those who fail to meet their obligations, although this is becoming less and less effective for reasons that are discussed later.

Regarding traditional mechanisms of social security provision, legal issues have an important bearing on gender equity. The fewer and weaker traditional legal rights of women in comparison with men's give the former less access to resources with which they could support themselves independently. Moreover, it is noted that women's position after divorce or widowhood is particularly difficult because the traditional mechanisms that have been supporting them weaken or are no longer legitimate. There are in fact many cases of widow inheritance (by a male relation of the deceased husband), to which women have succumbed as a desperate way of ensuring that they receive male support and keeping entitlements they had as wives (Kalunde, 1995).

A second issue concerns the relative position of women more as providers than beneficiaries of social security in traditional spheres. Under current social and economic pressures, women are assuming greater burdens as the traditional obligations of men are no longer being fulfilled. For example, the conventional monetary income to provide for health expenditures for older people and children is no longer there. Instead, increasingly, women provide security through their labour and by sharing their personal social security assets. The latter may include small animals and resources from the sale of some products they control, including essential household food provisions. Women actually play a key role as providers of traditional social security even though they themselves are not guaranteed protection under the same system.

In addition to the disadvantages for women in relation to traditional systems of social protection, the effectiveness of traditional systems of social protection, the effectiveness of traditional systems in the region is generally being eroded by the impact of urbanization and industrialization (Kaseke, 1999). The extended family has lost its cohesiveness and, as a result, the capacity to meet social security needs for family members is weakening, although there are some countries still enjoying positive experiences. For example, in the United Republic of Tanzania the extended family is still able to respond effectively to such contingencies as disability, sickness, old age and death.

One of the more recent significant trends to be observed is the importance children have assumed as a source of social security, especially as far as many women are concerned (Kasente, 1998). Children are considered a form of social security both as providers of agricultural labour and as a source of social protection in old age. More is expected of girl children because they are said to be more concerned about taking care of their aged parents than are boys. This could partly explain the propensity to have large families in the region, particularly in rural areas.

Semi-formal social networks have developed in response to the absence of formal social security systems that can be accessed easily by the majority of the population. They are also a response to the gradual weakening of the extended family system. The systems tend to emerge from the consequences of economic and social change and hardship, as well as from pressures related to such trends as urbanization and monetization. Also referred to as self-help organizations, semi-formal systems often offer the only chance of guaranteeing a minimum of social and economic security. They take four distinct forms: savings associations based on mutuality; self-help organizations with common funds and resources for emergencies; consumer and savings associations; and cooperatives.

Semi-formal social networks are perhaps the most significant and beneficial for women. They are also important for men, although men enjoy greater recourse to alternative resources, including formal social security and the advantages of traditional provision. In semi-formal social security systems, women have actively tried to build new social networks that suit their interests and remedy the deficiencies in the other systems. They have formed food security institutions, welfare associations and savings and credit schemes for women only, to fight against being marginalized. Criteria for membership are generally not established through kinship relations. What counts is the fulfillment of assistance services mutually agreed upon on the basis of personal relationships.

An analysis of non-formal social security in Southern Africa (GTZ, 1995) again identifies lack of sustainability as the main threat to this system. Moreover, while kinship relationships constitute the basis of traditional social security, and impose a lifelong obligation to provide solidarity assistance semi-formal networks follow the principle of reciprocity. This being so, there is a risk that when a member is no longer able to contribute as expected for whatever reason, he or she may lose access to social security resources provided by the informal organization or network. Finally, it is important to observe that non-formal social security systems are likely to be subject to strong tendencies of change in response to social and economic transformations. It is not clear in the literature available whether or not it is a disadvantage to women that the systems are likely to respond to social and economic transformations.

Conclusions

Social security reforms currently going on in the African region have largely focused on formal social security, particularly favouring social insurance schemes. Formal social security is employment-based and is implemented on the principles of pooling resources and sharing risks. Apart of the population in the region, they are also urban-based and the contingencies covered overlook some regional-specific contingencies like drought, underemployment and low productivity.

The review of different formal schemes shows that women and men experience the labour market differently and that women have more disadvantages.

Yet social security reforms are using employment-based eligibility criteria and targeting benefits and family allowances assuming a nuclear household model where resources are pooled together and benefits shared fairly among household members. Such assumptions disregard gender inequalities in intra-household relations and ignore the different varieties of household set-ups in the region where extended families, polygamous marriages and female-headed households are common.

There are two problems here that policymakers need to address. First, formal social security systems do not reach the majority of the people in the region, because they are designed only for a small percentage of people in formal employment. There is a need to consider alternative social protection for the majority who are not eligible for formal schemes. Most women and rural-based men would benefit from such an arrangement. Second, even for the few that are reached by the formal systems, there is a tendency for women to be disadvantaged because of gender inequalities in the labour market. There is a need for social security reforms to factor the different work experiences of women and men into designing the reforms. For example, adequate consideration of maternity benefits and child benefits will go a long way towards addressing women's social protection needs and acting as an incentive for women to seek or stay in formal employment.

As far as non-formal social security systems are concerned, these offer a source of social security to the majority of people in the region who depend on the informal sector for their living and livelihood. The problem at this level is that the non-formal systems existing in different countries in the region have not been adequately documented and are not well understood.

There is a need for comprehensive research into the non-formal systems in the region to understand and document their nature and functions and to identify feasible ones that could be supported and developed to fill the big gap left by the limitations of formal social security. This study should have a gender perspective to it because, from the limited information accessed on non-formal systems, a number of serious gender concerns with implications for women's social security have been identified.

The traditional systems of social security have a tendency to exploit women for the benefit of other members of the extended family, with no guarantee of women's own social protection. This is because they systems depend heavily on women's reproductive work of caring for children, the sick and other members of the household, a role which has been loaded with more and more responsibility as social and economic reform policies opt for cost recovery and increased productivity, among other things. While there are contingencies best addressed through traditional social systems, for example caring for increased numbers of orphaned children as a result of HIV/AIDS and other calamities, there is a need to find ways of doing this without increasing women's already heavy burdens.

Semi-formal systems of social security, which by their nature are flexible and oriented towards meeting both immediate and future needs, seem to offer the best option for women and most men. They are suitable for women mainly because it is possible for them to enjoy some autonomy to build social networks that suit their interests and that do not marginalize them. The problem with such systems is the risk of losing membership if one fails to contribute. There is a need to study and support them, especially with a view to realizing sustainability and protecting members from vulnerability.

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