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## **Gender review of the Economic Partnership Agreements**

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### **Introduction**

Trade liberalisation produces different results for men and women. The differential outcomes are associated with the most essential aspects of livelihoods and well-being, including food security, employment, income and access to affordable health services. Differentiated outcomes across countries and regions are based on the category of economic area and specific sector, measures, timing and sequencing of trade policies. They traverse various sectors and sub sectors of trade liberalisation: agriculture, services, clothing and textiles, and intellectual property.

Policy-makers and any groupings concerned with gender equality, poverty eradication and development-orientated economic growth must be cognisant of the massive constraints and challenges presented by the liberalisation of these sectors.<sup>i</sup> In short any cultural, policy and structural constructs that ignore or exacerbate the oppression of women must be redrafted or replaced. The EPA have not examined the cost of liberalisation on women in terms of physical resources, human resources and social capital needed to transfer resources, skills as control to effectively manage liberalisation. The liberalisation programme of EPA need to be examined in a broader, gendered context that is mindful of the non neutrality of the market economy.

### **Geo-politics of EPA**

It is crucial to be mindful of the geo political agenda propelling the Economic Partnership Agreements. The agreement is being pushed at a time when European markets are shrinking, production costs are making it difficult for companies to make a significant profit from Northern consumers and three successive WTO ministerial meetings have gone badly for corporate interests. The African, Caribbean and the Pacific offer the opportunity for the European Union to find an unfettered market.

Many observers thus argue that the intentions are related more to pro North market driven interests than pro South Development ones.

This assertion is evidenced by the intensity of protectionism the EU is permitted while habitually dumping surplus produce on overseas markets. Though 90% of ACP countries' tariffs must be removed to access EU markets, there is no mention of dismantling the Common Agricultural Policy or of stemming the anti competitive practices arising from dumping. The consensus among many progressives, NGOs and policy analysts in both the South and North is that there is great cause for concern.

### **Regionalism**

African countries for example have long considered regional integration an important development strategy. It is both a means to overcome the limitations of small markets and an opportunity to pool resources for infrastructure and major production projects. According to the EC trade liberalisation under EPA will boost regional trade and integration among countries. Evidence points in quite the opposite direction of regional trade shrinking to the benefit of ACP-EU trade. Regional tariff liberalisation has been going on in ACP regions for several years but it is likely that the elimination of tariffs between EU and ACP countries will lead to EU exports becoming more competitive in local markets and pushing out exports from other ACP countries. Impact assessments shows that a reciprocal EPA would diminish intra-regional trade in all four African regions. The effects will be to the detriment of ACP countries' trade balance and their producers but to the benefit of EU exporters.<sup>1</sup>

- Countries in the East and Southern Africa (ESA) region stand to lose US\$ 242 million from decreased intra-regional trade while EU will earn more than US\$ 1.1 billion through the increase in their exports to ESA countries.<sup>2</sup>
- In West African (ECOWAS) trade diversion will amount to US\$ 365m, of which US\$ 35.6 millions will be forgone exports from ECOWAS countries to the rest of the region. Ghana faces the greatest loses in exports of approximately US\$23m followed by Nigeria US\$4.5m and Burkina Faso US\$2.9. EU countries will gain in total more than US\$ 1.9 billion of increased exports to ECOWAS.<sup>3</sup>

On country scale the impacts will be significant for most countries. For example imports from the EU to Burkina Faso would increase by about US\$ 40m (or 8% of current export levels) while Burkina Faso's exports to other West African countries could experience an overall decline of more than US\$ 2 million (or 6% of the country's current exports to the region).

The contraction of intra-regional trade will be 'more pronounced in the sectors that are seen as the bases of industrialization, namely, low- and medium-technology industries; heavy industries; and clothing and textiles...sub-Saharan Africa industrial sectors stand to contract significantly'.<sup>4</sup> Such impacts will curtail opportunities for diversification and moving up the value chain.

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<sup>1</sup> UNECA Regional Integration Study 2006 referenced in Perez (2006) – "Are Economic Partnership Agreements a first-best optimum for the African Caribbean and Pacific Countries?"

<sup>2</sup> Main beneficiaries in Europe would be the United Kingdom with 22% of the additional exports for a sum of 244.7 million dollars from the supplementary exports. Followed by France, Germany, Italy and Belgium these countries could gain more than 72% of the increase in exports to ESA.

<sup>3</sup> Largest gainer would be France with 26% of the additional exports (at just under US\$ 500m of increased exports) followed by the UK (17%) and together with Germany, Italy and Belgium they will reap-up more than 80% of the increased exports to ECOWAS.

<sup>4</sup> "Economic and Welfare Impacts of the EU-Africa Economic Partnership Agreements", ATPC briefing No 6, UNECA, page 55-6

- In the case of Rwanda – far from diversifying its production or markets – this LDC will become further entrenched in its dependence upon EU markets and agricultural commodities, its potential to industrialise undermined. Moreover, other countries in the region will also suffer as a result of increased EU imports of industrial goods into Rwanda. Kenya, for example, is attempting to diversify and has been developing light industries producing small electrical equipment as well as car spare parts, but 'this diversification strategy could be hampered by the EPAs reform'.<sup>5</sup>
- Similarly in Ethiopia, African countries' exports to Ethiopia will be displaced by EU exports to Ethiopia under an EPA. Displacement of regional trade in value added goods will undermine the ESA diversification strategy and its efforts to promote ESA member states to move up the value chain. In contrast the EU stands to gain significantly in terms of expanded trade into Ethiopia. For Ethiopia itself, instead of leading the country to deepen regional integration and diversify its output, the EPA will cement a dependency on trading with Europe, as well as the traditional agricultural specialisation of the country.<sup>6</sup>

It is only when countries liberalise to one another *without* liberalising to the EU that their regional markets will be built. Eventual liberalisation towards the EU would have to be at the level of no more than 60% of trade; otherwise intra-regional trade – and especially intra-regional trade in the kinds of products that countries would like to diversify into - would be undermined rather than enhanced.<sup>7</sup> Yet the European Commission has made it abundantly clear that it will consider no less than 80% liberalisation on the part of ACP countries.

### ***EPA and women<sup>ii</sup>***

In all this women emerge as the double losers. THE EPA focus on primary production and force countries to de-industrialise. As such:

- Women are locked into the lowest paid work with the least statutory protection and benefits even though employment may increase ,the quality of that employment is poor;

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<sup>5</sup> “Assessing the Consequences of the Economic Partnership Agreement on the Rwandan economy”, ATPC work in progress No 13, UNECA

<sup>6</sup> “Assessing the Consequences of the Economic Partnership Agreement on the Ethiopian economy”, ATPC work in progress No 43, UNECA, October 2006

<sup>7</sup> UNECA Regional Integration Study 2006 referenced in Perez (2006) – “Are Economic Partnership Agreements a first-best optimum for the African Caribbean and Pacific Countries?”

- Labour rights are thus violated while factories are given tax holidays at the expense of providing real livelihoods and permanent employment to women workers;
- Women are subject to competing with poorly paid contract workers abroad as the move to 'outsourcing' continues as seen in the notorious Export Processing Zones [EPZs] operating in the South;
- The ability to organise and gather as unions or worker groups is minimised through threats, bullying and in extreme cases murder of vocal workers;
- Women's reproductive rights are violated whether through forced abortions, dismissal when pregnancy is disclosed or miscarriages through strenuous work and exposure to toxic chemicals;
- Earning an income externally to the household can lead to greater empowerment for women, both in the home and in the wider community. However, trade liberalisation can also lead to unemployment and the restructuring of labour markets – a situation that tends to affect poor and marginalised groups of women more than men. In fact, occupational and wage segregation is widening and bad working conditions are rife in many export industries. The need for flexible workers to respond to market fluctuations has led to a rise in the numbers of informal sector workers, of which a high percentage are women.
- Access to education, health care and other basic services is often truncated through trade liberalisation. As such there is often less to spend at household level so the role of social reproduction in terms of providing care, gathering fuel and food etc is brought upon the women and girls. Where choices are made about whether to send the boy or girl child to school, most communities and families favour the boy. The 'care economy' meanwhile remains unregulated and unsupported;
- The displacement of indigenous women farmers and artisans in favour of European tourism interests transforming the South into a huge exotic safari and often linked with increasing sex trade;
- The diminishing of women's role as custodians of traditional knowledge and bio-diversity has been well documented and bears restating in the wake of the GMO assault and the threat to food sovereignty;
- Cheaper goods come onto national markets from overseas, affecting existing indigenous producers but also providing cheaper options for consumers many of whom are women who manage diminishing household budgets.

### **Investment**

In the area of investment, the EU is seeking for EPAs to:

"agree to establish, while respecting the respective competencies of the Community and its Member States, a regulatory framework, which shall enhance and stimulate mutually beneficial sustainable investment between them [EU and ACP regions]. This framework will be based on principles of non-discrimination, openness, transparency and stability and on general principles of protection, which will endorse the best results agreed in the competent international fora or bilaterally."

The EU is clearly looking for concessions above and beyond what it is likely to achieve at the WTO where developing countries have been firm in refusing to negotiate an investment agreement. Aside from the fact such an agreement has been rejected by developing countries in the multilateral forum, including such a framework as part of a negotiation whose aim is to “promote sustainable development and contribute to poverty eradication in ACP countries” has two fundamental flaws.

1. A framework that ensures transparency and stability will not of itself lead to increased investment. The World Bank has concluded:

“Countries that had concluded a Bilateral Investment Treaty (BIT) were no more likely to receive additional Foreign Direct Investment than were countries without such a pact.”

2. The principles of non-discrimination and openness remove a fundamental tool that most developed countries have used during their period of development. Discrimination between foreign and domestic firms has been a central tool of industrial policy, allowing countries to support small producers and build up national industry through placing limits on foreign ownership, requiring local employment or insisting on joint ventures. The evidence shows that investment liberalisation is a product, rather than a cause of development, being sought once a country reaches a certain level of competitiveness.

### **Financial Gender Gap**

There are several other issues related to differential impact on men and women because of the behavioural aspects, structure of financing and availability of credit. In summary,

- Women are observed to be more risk averse than men. For example, women are found to be less likely to invest their pension contributions or take large loans in part due to lack of collateral assets, such as land, but also due to additional social responsibilities, such as providing security to children, or due to lower earnings of women relative to men, or lacking skills in financial planning or women are perceived to be high-risk clients for large loans and therefore do not have access to large loans.
- Economic expansion, credit availability, and financial sector widening go together in developing countries. However, there is adequate evidence that credit primarily goes to large conglomerates in most developing countries (e.g. Mauritania, and Mexico) and to a lesser extent to men, and least of all to women, who get residual credit. The reasons for this situation is that women

have little or no collateral assets to obtain credit and modern land registration and titling practices generally fail to recognize traditionally gendered forms of asset ownership.

- Women in particular need training, marketing, literacy, social mobilization, and other financial services (e.g., consumption loans, savings) in addition to micro-credit for ensuring success. More importantly, women could enormously benefit from micro-insurance schemes that aim to cushion savings and income against fluctuating economic conditions.

### **Gender and Monetary Policy: Introduction**

The monetary system in any country comprises of banks and other financial institutions, such as credit unions, micro-credit schemes, and housing societies. In more developed countries, stock markets, investment banks, insurance companies and other institutions also take deposits and provide financial services. Monetary policy instruments are mainly money supply and interest rates, while regulations related to facilitating transactions of payments, assets, debts and credit.

The broad objective of monetary policy conducted by Central Bank of a country is to maintain low inflation (that will also ensure low real interest rates) and stable and realistic exchange rates by managing money supply and setting interest rates. Low inflation, low real interest rates, and realistic exchange rates benefit the poor, while high inflation hampers growth, and the poor are unable to protect their consumption levels. However, moderate inflation in the range of about 20-30% is observed not to have an adverse effect on GDP growth. But, inflation erodes the real incomes and as such, is harmful to the poor, who already have lower incomes. Overvalued exchange rates harm the living standards of the rural poor who are predominantly women who depend upon agricultural exports.

### **Competitive Exchange Rates**

If the central bank is able to maintain a competitive exchange rate, it may help offset some of the gender bias observed during contractionary inflation-reduction. The underlying reason for this effect is that in many countries the growth of women's employment, particularly formal employment and wage employment, has tended to be concentrated in tradable sectors and a real depreciation of the exchange rate favours tradable sectors and could help protect women's employment. To reiterate,<sup>iii</sup> Braunstein and Heintz (2006) find empirical evidence that real exchange rates appear to have an impact on the gender bias observed in contractionary inflation-

reduction episodes. In the majority of cases of 51 inflation episodes that they observed, women's formal employment was disproportionately affected by the slowdown in employment growth. However, about a third of the time, the ratio of women's to men's employment actually improved when compared to its long-run trajectory. In each of these cases, the real exchange rate either depreciated or showed no deviation relative to its long-run trend.

Exchange rate fluctuations can have immediate (and important) effects on investment, stock prices, prices of tradeables, and wage rates, particularly in export industries. For example, while export-oriented industries (due to globalization) benefit women through more job-creation (compared to non-export industries), exchange rate fluctuations affects women's wage response to such exchange rate changes. Goldberg and Tracy (2001<sup>iv</sup>) show that U.S. "women, like men, experience most of the expected wage response to dollar fluctuations at times of job transitions, rather than when they remain with the same employer". For example, a 10 percent depreciation of US dollar is estimated to raise women's wages by roughly by 1 percent. However, women who have changed jobs, the estimated wage increase is over 2 percent, while for women who stay on their jobs, the estimated wage increase is about 0.75 percent. Similar evidence from exchange rate changes in developing countries and the estimated impact on wages has not been studied.

### **The gender wage gap**

According to the World Bank, if the wage and employment differences between men and women were eliminated this could lead to a one-time increase of approximately 6 per cent of GDP and overall greater **economic** efficiency (World Bank 2001). Research has shown that intra-household dynamics are affected by who contributes resources and that women's involvement in waged employment increases their control over how household budgets are spent. Moreover, resources controlled by women can have additional benefits, including increased efficiency in subsistence agriculture and a rise in allocations towards health and education (Quisumbing 2003)<sup>v</sup>.

However, although there are significant gains in some areas, in others there is ample evidence that despite the fact that more women may be earning a wage external to the household, the gap between their wages and those of men (the **gender** wage gap) is far from being closed<sup>vi</sup>— although this is largely dependent on the type of employment. Industries that began by employing lots of low-cost women workers may begin to embrace new technologies, at which point women are laid off and more men are employed at higher wages due to the skills required. Women's wages will continue to remain lower than those of men because they lag behind in

education and training opportunities .vii Even when the available data suggests a reduction in wage differences, this may be the result of a decline in men's wages rather than an increase in women's wages (Kabeer 2003). The persistent **gender** wage gap undermines the long-term sustainability of women's livelihoods.

### **Inadequate credit for women**

Literature on this issue suggests that women's status within the household is enhanced when they have independent access to financial resources and when they are able to make a contribution to the household income and welfare by increasing their levels of economic activity if not their range of economic activity. Swaminathan and Findeis (2003)<sup>viii</sup> using Malawi household data find that access to credit increases participation in farm and off-farm self-employment for women in male households and in off-farm self-employment for female heads. It is common knowledge that men have more access to credit from banks than women, all things remaining equal. For example, Essel (1996) researching the Kakum Rural Bank in the Central region of Ghana, found that men had more access to this rural bank credit than women. He reports that institutional and cultural factors played a role in this gender bias in credit allocation. Institutional factors include the rigid demands by banks (e.g. collateral) while social and economic factors revolve around:

- the fear of women to take risks (perceived by women themselves);
- lack of awareness leading to reduced access to credit; and
- the skewed ownership of traditional resources (which can be used as collateral) in favour of men.

### **Value Added Tax and Women**

Value Added Tax [VAT] can be extremely unfavourable for women, not only as consumers but also relative to their reproductive role, since it is normally levied on goods for the household and labour-saving devices such as domestic appliances. This is in addition to the taxes paid on food at the point of purchase.

The theory of fiscal austerity has fundamental repercussions for expenditure on services such as health and education, which are critical particularly for women in their socially assigned task as 'carers'. Fiscal austerity may also constrict governments' capacity to establish social protection measures and safety nets to counteract the harmful consequences of liberalisation.

## ***Production structures and employment***

In real terms, the effects and shocks of trade are experienced by individual women, by individual men, by households, by families and by communities whenever fluctuations in price (related to availability of goods) and changes in output (the goods and services people work to produce, how they produce them and under what conditions) occur. A typical claim made by advocates of EPA policies, including some gender advocates, is that increased trade and investment liberalisation can improve economic growth, which in turn can increase women's participation in the labour market. However we need to examine the nature and terms of this participation.

### ***Case Study on Production Structures - Leather sector South Africa<sup>ix</sup>***

Rapid liberalisation of tariffs in the South African footwear and leather sub-sectors (from 41.2 per cent in 1995 to 28.9 per cent in 1999) has resulted in retrenchments and drastic changes in production processes in local factories. Additionally, is a correlation between company restructuring in the footwear industry and the expansion of the informal sector. Not only is this the only apparent option for the increasing number of retrenched workers, but also for factories through subcontracting to the informal sector in order to cut labour costs. South Africa's informal sector has increased from 1,136,000 workers in 1997 to 1,907,000 in 1999<sup>x</sup>. There are approximately 193,000 African women compared to 28,000 white women working in the informal sector. What this illustrates is that it is the social groups with the least power and resources who are over represented in the 'informal' sector (Statistics South Africa 1999 cited in ILRIG 2001: 82-83).

### ***Investment measures<sup>xi</sup>***

There are typically four ways in which a government can protect the national investment measures environment:

1. By prescribing and enforcing minimum local content requirements (in terms of value, volume or proportion);
2. By setting trade balancing requirements (limits on purchase or use of an imported product up to the maximum value or volume related to local production);
3. By placing restrictions on repatriation of dividends;
4. By placing ceilings on the equity holding of foreign investors.

Several African, Caribbean, South American and Asian countries have adjusted their mercantile and investment laws to comply with bilateral investment agreements aimed at encouraging foreign direct investment (FDI). Usually the result has been to

remove regulations which govern minimum local content, trade balancing, access to foreign exchange and repatriation of dividends.

Several South American and Asian countries implemented Import substitution policies in the 1960s and 1970s to encourage local production of consumer goods and to maintain a balance of payments through barriers on certain imports. Under WTO agreements these would now be illegal. The gender dimensions of this are that women tend to work more in industries in which capital flight is common and that are more susceptible to foreign competition. These industries are profoundly distressed by economic downturns, which have repercussions on the job protection of the largely female workforce.

### **Case Study on the Investment Environment – Tomato Sector, Senegal**

Some years ago, the Senegalese government reduced tariffs on food imports to comply with a trade liberalisation package. This coincided with the launch of tomato paste business by a group of Senegalese women. They had taken out micro-credit loans. Having shifted from producing subsistence crops to solely growing tomatoes tariffs dropped and cheap foreign tomatoes flooded the Senegalese market. In what seems the typical story of the South when confronted with Northern imports co-op were unable to compete with the result that they could not honour payment of micro credit loans. This illustrates the hostility of the market towards women and less resourced business people. It also shows the importance of Southern government regulation and protectionism of women and their families. It is critical to prevent families from entering economic situations that are more invidious than before as a result of placing them in competitive environments without adequate support.

### ***Small and medium enterprises and women entrepreneurs***

Enterprise development and market access are commonly promoted as policies that enable developing countries to engage in international trade. Overall, liberalisation under the WTO rules has not significantly increased women's access to credit, nor has it enhanced opportunities to generate domestic savings for entrepreneurial activities<sup>xii</sup>. Structural gender inequalities linked to property rights and ownership women have fewer assets that can serve as collateral.

Instead of introducing a framework to enable women's access to credit and venture capital, profit-motivated liberalisation policies have propagated the discrimination against marginalised and dispossessed women by mainstream financial markets by aiming at urban areas and more lucrative economic sectors. This excludes poor

women who are concentrated in the informal sector and operate mostly in small and medium enterprises. The Most Favoured Nation principal merely enforces this.

Women largely go to unregulated sources of venture capital. These are composed of specialised moneylenders, pawnbrokers, savings and credit associations, and characterised by the lack of regulation and high interest rates.

### ***Currency devaluation***

Currency devaluations have particularly insidious effects on people living on the economic margins especially women. Typically, women and girls absorb the direct consequence of price increases attributable to classic societal expectations that prescribe women as custodians of domestic well-being. This encompasses<sup>xiii</sup>:

- Extra workloads in waged and unwaged work to outpace appreciating prices;
- Survival mechanisms to source affordable alternatives (replacing home produced food for shop bought);
- Transferring consumption rations to family members who earn the most. The African Women Leaders in Agriculture and Environment (AWLAE) have published a case study of the devaluation of the CFA franc in Mali.<sup>xiv</sup> The findings assert that since the devaluation, "women are participating in greater numbers in agricultural production as the number of households threatened by food insecurity increases." Women invest more labour into crop cultivation as an incoming generating venture. This resulted in decreased child care at domestic level. In addition AWLAE's research also exposed the irony that women's status improved due to their 'indispensable' financial contributions to the household. In contrast men tended to abandon their social, community and household responsibilities as financial pressures mounted as an inverse coping strategy.

### ***Capital controls on direct investment***

Capital controls (owning physical property) or portfolio investment (investing in the stock and bond market) are pivotal in preventing speculative investment and encourage enhanced financial stability.<sup>xv</sup> Speculative investment often results in major economic disturbance swift, substantial changes in money moving into or out of a country for rapid profit. Investment controls restrict external money flows enabling countries to pursue social investment priorities such as employment creation and technology transfer. Free markets proponents argue that liberal capital movement is more efficient while restrictions discourage investment. The primary

concern of the free market investment environment is that investors may opt to go to countries with fewer controls.

### **Case study on capital controls - Asia Crisis**

A major catalyst of the Asian financial crisis was the swift capital flight from Thailand, Indonesia, and Korea, following a drastic increase in speculation. (FDI doubled in South Korea, Indonesia, Malaysia, Thailand and the Philippines between 1994-1996.<sup>xvi</sup>) Most of these had inadequate [if any] capital controls having liberalised financial markets without sufficient regulations. This inadequately protected environment enabled investors and well-off individuals to effortlessly remove money from banks, the stock market and certain businesses to more lucrative off shore markets. Inexorably financial volatility resulting from capital flight plummeted foreign exchange rates, triggered scores of bankruptcies and momentarily shattered Asian economies.

This period was characterised by escalating joblessness and prices for essential commodities. The numbers of people in extreme poverty soared in tandem with the increasingly desperate economic conditions. For example from 1997-1998, unemployment in Indonesia tripled, according to the International Labour Organisation estimates. One immediate coping mechanism was to despatch women and girls to augment household incomes. Indonesian government figures state that there was an increase of 2.4million self-employed people and 1.3 million in unpaid workers (including family businesses like farms). It is not clear how many of the new workers were female. What is well documented is that females are disproportionately over represented in the informal sector and among unpaid family workers. Statistical data is not yet able quantify the spectacular rise in migrant labour and prostitution among Indonesian women.

### **Conclusion**

The EPA will undeniably affect individuals, families and communities through their impact on prices, employment, capital flows, investment conditions and production structures. Most critics of the EPA agree that these structural changes will have differentiated consequences on women and men, the wealthiest and the least wealthy due to their incongruent locations in the economic system. These diverse positions arise partly from various national contexts and are strengthened by nuanced social and cultural factors such as gender, ethnicity, class or race. Furthermore, the New Issues so far resisted at WTO level could make a pernicious come back through the EPA.

In all this the power and social relations between the South and the North, between women and men, between girls and boys, between differently abled citizens, between the economically dispossessed and the wealthy, between people with different educational attainments and a plethora of other societal textures will be exacerbated. The experiences of Economic Structural Adjustment Programmes and the current struggles against the World Trade Organisation provide ample evidence of this.

The Economic Partnership Agreements have implications for job security, livelihoods, well-being and human rights. The dangers of liberalisation for women are well crystallised by the construct of social inclusion. This inherently respects and acknowledges a sense of human community in which all community interests must be considered in order for the whole to progress. These bring human rights to life and remind us that any policy, practise or law that further removes the displaced, further excludes the marginalised and further impoverishes the most vulnerable- most of whom are women- must be redrafted, rethought and realigned to promote gender equity and authentic social transformation.

[This paper was previously presented at the European Commission and has been updated and appended for this meeting. It has also been published in other trade journals].

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<sup>i</sup> Fontana, Joeques and Masika, 1998.

<sup>ii</sup> Pheko, L. , 2005. "Friend or Foe".

<sup>iii</sup> Braunstein and Heintz (2006)

<sup>iv</sup> Goldberg and Tracy (2001iv

<sup>v</sup> (Quisumbing 2003)

<sup>vi</sup> (UNCTAD 2004; UNIFEM 2004)

<sup>vii</sup> (Joeques 1999).

<sup>viii</sup> Swaminathan and Findeis (2003)

<sup>ix</sup> Deedat, H. and van der Westhuizen C., 2004. "The socio-economic impact of trade liberalisation and employment loss on women in the South African clothing industry: A Cape Town case study

<sup>x</sup> Smith, G., 2001. "Cutting threads: retrenchments and women workers in the Western Cape clothing industry".

<sup>xi</sup> Sexton et al. 2004; Williams, 2003a.

<sup>xii</sup> Randriamaro, Z. 2001s

<sup>xiii</sup>Sparr,P., Gender Primer Of Trade & Investment Policies

<sup>xv</sup> ibid

<sup>xvi</sup> ibid