

6. Popular education materials



[Hurt, K. and Budlender, D. \(eds\), 1998, Money Matters \[One\]: Women and the Government Budget, Cape Town: Idasa](#)

[Hurt, K. and Budlender, D. \(eds\), 2000, Money Matters Two: Women and the Local Government Budget, Cape Town: Idasa](#)

[Hurt, K. and Budlender, D. \(eds\), 2001, Money Matters Three: Women and Government Revenue, Cape Town: Idasa](#)

[Tanzania Gender Networking Programme \(TGNP\), 1999, Budgeting with a Gender Focus, Dar Es Salaam: TGNP](#)

Money Matters series

How do you make gender budget research and analysis accessible to non-specialists? What support can be given to those advocating for gender-sensitive budget analysis? The three Money Matters books are popular versions of the five South African Women's Budget analyses (see section on Africa under the Case studies section for further details of these). The books are tools for lobbying and advocacy and are targeted at second-language English speakers with ten years of education. The series is a collaborative initiative between the Community Agency of Social Enquiry (CASE), the Institute for Democracy in South Africa (Idasa), and the Parliamentary Committee on the Quality of Life and Status of Women.

All the Money Matters books can be purchased from Idasa directly, or alternatively, these books are available from Women, Ink. Please see Networking and Contact details for more information.

Hurt, K. and Budlender, D. (eds), 1998, Money Matters [One]: Women and the Government Budget, Cape Town: Idasa

Through simple explanations and stories this book demonstrates how important gender-sensitive policies and budgets are to achieving equality between women and men, and between different groups of women and men in South Africa. It summarises for non-specialists chapters from *The Women's Budget* (1996) and *The Second Women's Budget* (1997). From the first book it covers: a profile of South African women; work; welfare; education; public service; and taxation. From the second it covers: safety and security; justice and correctional services; land affairs and agriculture; and health. Examples used include:

Income, gender and race

The chart shows that women earn a lot less than men within each race group, with the gap particularly wide when it comes to self-employed women. The chart also illustrates that white women consistently earn more than African men.

Mean monthly earnings by race and gender in South Africa, 1995

Source	Gender	African	Coloured	Indian	White
Wage/salary	Women	R1 188	R1 170	R2 106	R2 955
	Men	R1 479	R1 558	R2 986	R5 578
Income (self-employed)	Women	R1 831	R1 831	R5 026	R7 036
	Men	R4 310	R6 005	R11 802	R20 270

(p9)

Health: story

Sinah Mamuremi holds onto her 18-month old baby tightly as the taxi swings widely around a corner. She sighs. This is the second day in one week she has had to take off work to go to the clinic. Her boss gave her a funny look yesterday when she said she needed more time off. It worried her.

On Monday, she had to go for a check-up before starting on a new contraceptive. Now today, Wednesday, she must go for her baby's immunisation. Things would have been far better if she could have done both things on one day. The clinic sister she spoke with told her that the health department wants to introduce integrated services so people can see to all their health needs in one visit, but it is a long time coming.

The extra cost of taxi fare and missing work makes her feel very anxious - just now she'll have to come for another visit on another day for high blood pressure!

(p54)

Hurt, K. and Budlender, D. (eds), 2000, *Money Matters Two: Women and the Local Government Budget*, Cape Town: Idasa

Chapters from *The Fourth Women's Budget* (1999) are summarised for non-specialists in the second book in the Money Matters series. After a background to women and the local government budget, cases of five municipalities are studied: Lusikisiki, Greater Middelburg, Port Elizabeth, Greater Lebowakgomo, and Cape Town (see also summary of *The Fourth Women's Budget* under Africa in the section on case studies). Examples to illustrate the significance of gender issues and appropriate budget allocations in the water, sanitation, refuse removal and electricity sectors include:

Port Elizabeth Street Lighting Project (Pelp)

The project has installed 44 highmasts, electrified 12 existing highmasts and upgraded 23

in the city's most disadvantaged areas. Research showed that with highmast lighting:

- Crimes of rape, housebreaking and assaults went down.
- Women were able to put washing on the line overnight, and grow vegetables and plants, without worrying they would be stolen.
- Women were less worried about the safety of their children.
- People felt safer to walk around, visit and go to events at night.
- It is easier to see vehicles and people on the road, improving traffic and personal safety at night. Because they can walk to public meetings at night, township dwellers spend less money on taxi fares.
- The lighting saves money on electricity, candles and paraffin as the brightness of the highmast lights makes it possible for residents to see inside their homes. This is different to the Middelburg township people who said that highmast lighting invaded their privacy.

(pp36-7)

Hurt, K. and Budlender, D. (eds), 2001, *Money Matters Three: Women and Government Revenue*, Cape Town: Idasa

The Fifth Women's Budget (2000) collection of papers on government revenue is popularised here for non-specialists. The papers summarised are on women and customs and excise, taxation, and local government revenue. One example given shows that the system of personal tax income in South Africa has changed to avoid explicit discrimination against women whereby second earners in households (usually women) were taxed more heavily. But changes to the tax system discriminated in other ways:

A long path to gender equality

The system has changed now, and all earners are taxed as equal individuals. But the new personal income tax system now discriminates against households with only one income earner. This is especially difficult for mothers who are single parents, and have to earn money and look after their children. We can see the discrimination against one-earner households if we compare two households with the same number of adults and children, and the same total income. The old and new tax systems are compared in the table:

Household One

Living in it: husband, wife, and their two children

Husband earns: R2 000 a month

Wife earns: R1 000 a month

Total: R3 000 a month

Household Two

Living in it: an employed woman, her two children and her non-employed mother

Woman earns: R3 000 a month

Total: R3 000 a month

Comparing two households		
Households	Old tax system - amount of annual tax to pay	New tax system - amount of annual tax to pay
Household One	R3 435	R850
Household Two	R5 055	R3 460

The first household pays less tax under the new system because the husband and wife are taxed separately. They fall into a lower tax category [...] The woman in the second household has the same number of people to support, but ends up paying over four times the tax that the first household pays. This is because the household's earner falls into a higher paying tax category as an individual.

Whilst the new system has removed explicit discrimination against married women, it has not got rid of all discrimination. It has not achieved gender equality.

(pp27-28)

Tanzania Gender Networking Programme (TGNP), 1999, *Budgeting with a Gender Focus*, Dar Es Salaam: TGNP

The Tanzania Gender Networking Programme (TGNP), an NGO committed to women's empowerment, spent nearly three years tracing the process of national planning and resource allocation, noting how it impacts on women and men, youth and the elderly. As part of its Gender Budget Initiative, in 1999 TGNP produced a booklet, *Budgeting with a Gender Focus*, which popularises its findings in four sectors: the ministries of finance, education, and health plus the Planning Commission. The booklet shows the power that all of these sectors have through the distribution of national resources and calls attention to significant gender gaps, especially in health and education.' (Quoted from Elson, D., 2002, 'Accountability for the progress of women: women demanding action' in Elson, D., *Progress of the World's Women: UNIFEM Biennial Report*, New York: UNDP p120).

This book can be purchased from TGNP directly, or alternatively, this book is available from Women, Ink. Please see Networking and Contact details for more information.

