

giving women their rights, when in actual fact it is common knowledge that many governments have made quite substantial strides in this regard. Credit should be given where it is due but, in my opinion, the books will be found wanting in this respect. Another cause for concern is that the texts both seem to blame everyone else but women for the plight of women. The authors do not seem to want to acknowledge that in some instances some women are to blame for their situation. Women, for a number of reasons, have failed to stand up and be counted. In my opinion, they need to emancipate themselves from themselves first, before they can seek liberation from their male counterparts. There is a deafening silence in both books in this regard. A statement to this effect is conspicuous by its absence, and yet, if included, it would serve to strengthen, rather than weaken, the argument for women's emancipation.

I also sense a certain amount of agitation and emotionalism in some of the statements made in the two books. Emotion, though sometimes an asset where mobilisation is the aim, is capable of affecting objectivity negatively. For instance, the call that women should not only challenge but even 'subvert' the system in order to achieve their goal is at best ill-conceived. Harmony and peace must be the order of the day if women expect unflinching support and co-operation from their male counterparts.

In spite of these criticisms, I should say the two books on women and the law are quite useful contributions to the literature on women and development and should be most valuable to those involved in women's studies at universities, colleges and similar institutions. The books should also be useful to those working with women and indeed those interested in women's issues *per se*. Legal personnel should also find the texts quite informative and useful and so should development workers in general. In particular the books will be a companion to development workers from the developed world employed by non-governmental organisations operating in the rural areas of developing countries.

Both publications are highly recommended.

Reviewed by Roderick Mupedziswa, School of Social Work, Harare.

Money, Banking and Public Finance in Africa, Ann Seidman, ZED Press, London, 1986 (363pp, £8.95 pbk, £22.95 hbk).

This book is an interesting attempt to construct an analytical framework which is appropriate for an understanding of the nature of the economic disequilibria which have wrought havoc with African economies and frustrated their attempts to attain desired objectives. Cases in point are the post-colonial declarations, genuine or otherwise, to carry out socialist transformation, and the contradictory and invidious conditions in which the various countries find themselves. The author seeks to depict the

peculiarities of the problems confronting African states, particularly in the areas of banking and finance, and the ways in which different countries in the continent have dealt with these problems. Among the topical problems identified in Sub-Saharan Africa in the 1980s are chronic balance of payments constraints, mounting budget deficits, rising indebtedness, rising inflation and vulnerability to exogenous variables.

The book departs from standard convention first by combining in a single volume a treatment of money, banking and public finance. The author draws support for such an approach from the socialist view that financial crises can be overcome by state control and co-ordination of activities in the three fields. Secondly the book departs from standard convention by examining side by side two major theoretical perspectives, referred to as mainstream theory and Marxist theory, which adopt totally different methodologies and lead to different policy suggestions.

Policy makers are supposed to combine the three fields when taking policy positions. For example a country's financial programme is essentially a set of synchronised policy measures in the area of money, fiscal policy and balance of payment measures intended to achieve given economic targets. If one considers the financing implications of budget deficits it becomes difficult to treat monetary and fiscal policies as strictly separate instruments (*à la* Tinbergen Mundell policy framework), especially in the context of the economies that this book is about. A mechanistic application of the conventional targets instrument approach would have limitations in such a context. This, however, does not mean that it should be rejected outright but rather that it should be tempered with a sensible judgement of reality.

The book explains phenomena in terms of the two theoretical perspectives and analyses the three fields in terms of perspectives held by either theory with a view to ascertaining which of them offers a better explanation and therefore a better guide to policies.

A problem solving methodology is adopted and the view that theories are not to be treated as dogmas but rather as guides to diagnose solutions is underscored. Indeed the linchpin of an effective development strategy is the setting up of a means-ends arrangement that is contextually germane. Such a relationship is essentially an empirical matter which if broken out of reduces hypotheses to a romanticisation of reality. The question that comes to mind concerns the extent to which the problem solving methodology is sustained in the book. The author clearly has predilections for a more radical theoretical perspective, which in itself is not necessarily a negative thing.

Reading through the book one gets an impression of an either/or situation with respect to theoretical perspectives. This stands in sharp contrast to the dictates of a problem solving method. If the focus is on the problem, i.e. poverty, then the choice is not so much between theoretical perspective A or B but rather between what is serviceable or otherwise at a practical level and

can lead to ways of tackling poverty. At a practical level there seems to be a strong case for an amalgam of useful theoretical perspectives which is not dictated to by ideological predilections. The problems experienced by the countries that the book is about, or anywhere else, do not present themselves in neat categories.

The author's thesis, on the brutalising effects of colonialism, the structural conditioning effects of development strategies adopted, and the difficulties in revamping this set up, is quite forceful and convincing. However, the same cannot be said about the suggested solutions. There are many problems associated with the approach, and not least among them is an underestimation of the problems that the setting up of a socialist system attracts and the extent of the plots against it by the forces of capital. The book seems to accept, without questioning, the theoretical pronouncements about the intention to carry out socialist transformation. The lip service paid to this intention may not be an unimportant contributor to the retention of the status quo, it is worth noting that the rhetoric of politicians is a poor guide to their real intention in the economic field.

While the author's broad categorisation of the mainstream theory and Marxian perspective is not incorrect, it is worth taking stock of the real differences between theoreticians within either category. Since these are not neutral to the policy positions advocated, contrasting theoretical perspectives is a useful expository device which can be misleading if applied too rigidly in the real world. It is not unusual to find economists or politicians whose views on particular subjects do not consistently derive from uniform theoretical perspectives.

The book has four main parts. The first five chapters deal with money and banking issues. Within that section, the author draws on evidence from the experiences of banking systems in Nigeria, Zimbabwe and Tanzania. The role of money in the process of development and the part played by banks is discussed from the point of view of the two main theoretical perspectives.

The second part of the book examines the problem of public finance in African economies. The discussion is set against the background of an article which warns against the tendencies to financial irresponsibility to which socialist governments, and other developing countries, are predisposed because of their humane commitments. In developing countries, these tendencies are traced to the attempts to redress the distortions of colonial policies and to cope with crises of expectations.

The author documents the genesis of the dilemma of public finances in African economies, and highlights the emergence of the recurrent cost problem, the widening gap between revenues and expenditures and the debt problem. The divergent conceptions of mainstream theories and Marxists in public finance are attributed to differences in views on the role of the state in the development process and money and banking. Debates on

balanced budgets versus deficit spending, taxation structures and strategies and public debt are discussed in this framework. Among some of the author's findings is the tendency for the burden of taxation in many African countries to fall more heavily on indirect taxes, the underutilisation of tax capacities, the inability of many countries to incorporate the expanded public sector into coherent plans to restructure economies, and the perpetuation of the status quo.

Part III deals with the evolution of the international monetary system, the original sins of the Bretton Woods System, the integration of the African economies into the capitalist system and their vulnerability to disorders in the system. The main actors in the international monetary systems and their roles positive or negative over time are discussed. Among those the authors discussed are the transnational banks, the Euro-currency market, the Breton Woods institutions and the African Development Bank. In simple terms the theoretical position attributed to Marxists suggests a 'conspiracy theory' and that attributed to mainstream theory argues economic rationality and therefore non-interference with the 'efficient' operation of market forces.

Part IV draws on the experiences of socialist countries in their efforts to build socialism. The conceptual framework for socialism is set up and the way in which national budgeting and planning are conducted is discussed. It is shown that the traditional policy instruments, such as monetary and fiscal policy, assume a different significance in terms of the way in which they are deployed.

While the author acknowledges the raging debates among socialists and the reform taking place in centrally planned economies, she does not sufficiently highlight the underlying problems necessitating the reforms, especially if other aspiring countries are to derive lessons from these experiences. It could also have been useful to bring in the experience of developing countries that have made serious attempts to chart socialist paths. It is only through an intimate knowledge of the problems that African countries, intending to chart such a course, can stand a chance of success. By drawing too much on the experience of fully fledged and more developed socialist economies, the author's efforts could be criticised along the lines that the appropriateness of conventional economic theory, is also being questioned in developing countries.

The book makes an interesting description and analysis of the problems facing African economies, but it is rather short on solutions and could be frustrating to policy makers. This simply goes to show that there are no panaceas for the development problem, the search for solutions should continue. Whatever the criticisms, the author has made a laudable attempt to plug the theoretical lacuna which still endures. There is a real need for concerted efforts to conceptualise African problems and develop more appropriate theoretical frameworks. Hopes for the future seem to lie with an

approach that engages in some amount of positive eclecticism rather than being parochial. The author's annotated bibliography is particularly helpful for students and economists interested in further research in this important area.

One could not agree more with the author's suggestion that scholars and practitioners need to re-examine their theoretical views and policy prescriptions. Such re-examinations must be undertaken even if it turns upside down the very basis of conventional wisdom. Together with the author one would hope that the text will stimulate further research and evaluation and thus advance the cause of development.

Reviewed by Obert Nyawata, African Development Bank, Abidjan.

Social Work With Rural Peoples. Theory and Practice, Ken Collier, New Star Books, Vancouver, 1984 (144pp, no price given).

This slim volume sets out to discuss the theory and practice of social work with rural people in North America, examining from an avowedly Marxist materialist perspective the nature of rural people's lives, experience and needs, and the impact social work can and could have on them. It is explicitly not a 'skills' book but a discussion of the need for social workers to 'interpret', 'analyse' and 'construct' the realities of the rural setting so that their practice may be effective and supportive rather than irrelevant or oppressive. It aims to be of use to human service workers in rural areas in general, and to rural people themselves.

Crucially, the author draws attention to the need for different approaches to social work practice in rural areas from those typically learnt and experienced in the urban setting, and he points out the problems inherent in the (urban) 'outside expert' arriving in a rural area and expecting to be taken seriously.

The author begins by outlining historical processes of economic development from foraging to agricultural and industrial economies. He draws attention to the similarity of present day foragers and agriculturalists, rural peoples, living on the periphery of centralised urban-based capitalist economies, to the position of developing countries vis-a-vis the developed world. Recognising that the relationship between the developed and underdeveloped world, and likewise that between the centralised urban sector and rural sectors within one country, are relationships of oppression, inequality and exploitation, he examines what role human service workers can play in ameliorating this situation. He argues that if such workers are not conscious of the reality of this exploitative economic and cultural relationship, then they will by default serve to promote the process of exploitation by assisting people to adapt passively to the loss of their land, to family and cultural breakdown, and to impoverishment in general.