
Oxfam International Discussion Paper

Gender Perspectives on the Global Economic Crisis

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February 2010

The economic crisis continues to affect many women and men living in poverty. But how these effects are felt depends, to a large extent, on their relationships with the people and institutions with whom they interact. These relationships are profoundly different for women and men. Pre-existing inequalities, which include under-representation of women at all levels of economic decision making and their over-representation in informal, vulnerable, and casual employment, are often more significant than gender inequalities arising specifically from the crisis.

This paper summarises the issues raised during a workshop of development and gender practitioners and academics, convened in September 2009, by the international journal Gender & Development.

Oxfam Discussion Papers

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Introduction

The global economic crisis was sparked in the financial engine-houses of the world's economy in 2008. This is a story many of us in the developed world are now painfully familiar with. Less familiar, perhaps, are the ramifications for those among us who live in developing and transition countries. As global financial fire fighting has concentrated on dousing the blazes in the developed world, many commentators argue that the initial flames have been put out and that green shoots of recovery are beginning to emerge across the charred financial landscape. However, unprecedented global integration means that the world's economies now have few remaining firebreaks. Though they took longer to ignite, many developing countries are still caught up in the inferno. With an extra 50 million women, men and children expected to have been pushed into extreme poverty by the end of 2009 as a direct result of the crisis, and with this number expected to rise to 89 million by the end of 2010,¹ the developing world is being badly burned.

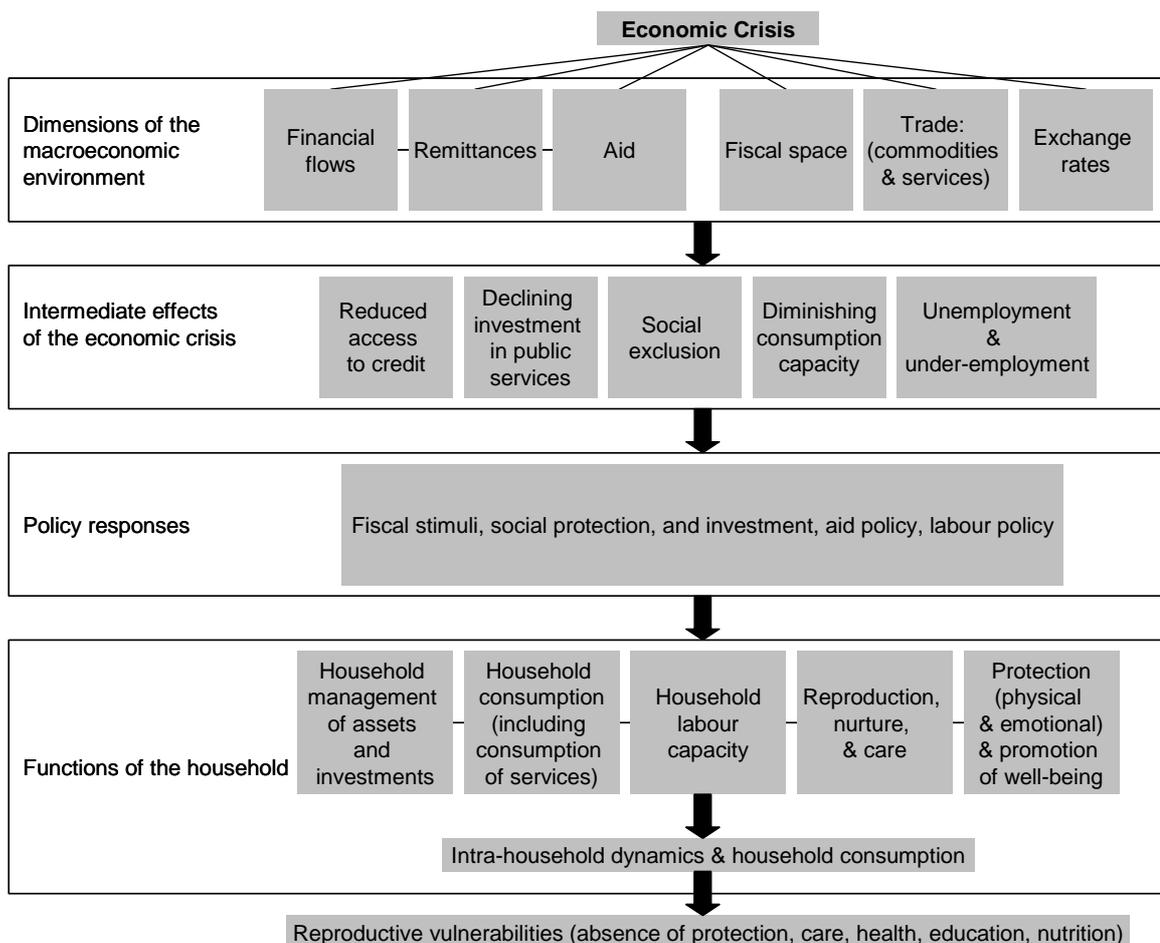
How any one of us experiences the effects of the crisis depends not just on where we live or the job that we or those around us do, but also, to a large extent, on the nature of our relationships with the people and institutions with whom we interact (Figure 1). These relationships are 'gendered', in that they are profoundly different for women and men. In March 2009 the International Labour Organization (ILO) stated that in most regions of the world the economic crisis was expected to have greater impact on female unemployment rates than male. This is most clearly the case in Latin America and the Caribbean.² These gendered unemployment patterns clearly vary not only by region, but also according to the structure of particular economies. Different industries employ either predominantly male or female workforces. Hence, in export manufacturing in East Asia, women factory workers are experiencing the most dramatic effects of the crisis,³ whereas in Zambia's copper belt, it is predominantly male miners who are losing their livelihoods. The latest estimate from the ILO suggests that in the 51 developed and developing countries for which data are available, at least 20 million jobs have been lost since October 2008, with another five million currently at risk. At least 10 million of these 20 million job losses have occurred in emerging and developing countries.⁴

Unemployment hits poor families hard, regardless of whether it is a man or woman who is laid off. But the chances of a family recovering from this setback is shaped by the different levels of bargaining power that women and men have in the labour market, and their different responsibilities at home. Women are still seen as secondary breadwinners, and a household's heavy dependence on a female wage is usually a sign of greater poverty, fewer choices, and less power to survive crisis. As the ILO notes, 'Women's lower employment rates, weaker control over property and resources, concentration in informal and vulnerable forms of employment with lower earnings, and less social protection, all place women in a weaker position than men to weather crises.'⁵ With discrimination against women being a major cause of poverty, the links between gender, development, and economic crisis are important and merit more attention than they have been given so far. If we do not give them this attention, we run the risk

of ignoring the human cost of the economic crisis, which will reverberate far into the future.

In September 2009, the international journal *Gender & Development*, published by Oxfam, convened a workshop of development and gender practitioners and academics to discuss some of these issues. This paper summarises the issues raised during the workshop. Based on notes from the meeting and on material provided by speakers, it also draws on research presented and cited during the two-day discussion. Contributions are not attributed, and the views presented do not necessarily reflect the views of Oxfam.

Figure 1: How are households and women affected by the economic crisis?



Adapted from Harper *et al.* (2009)⁶

Conceptualising the crisis

The current crisis, which originated in the financial economies of the North, does not exist in isolation, and needs to be understood as the latest element in a complex web of sudden onset shocks and longer-term traumas that affect individuals and their families in developing countries. These include food and fuel price shocks, changing climatic conditions, and the HIV and AIDS pandemic (AIDS-related illness and death continue to take their toll in many countries, some of which are still facing rising rates of HIV infection). Some of these impacts are interlinked, while others are independent of one another. For many

people living in poverty, these separate pressures are experienced as one multifaceted crisis. The most tangible aspects of this crisis – for example, food insecurity caused by higher food prices, added to the chronic illness of a former breadwinner – may not be directly related to the economic crisis.

The complex crisis faced by poor families in developing countries has accentuated underlying chronic concerns that already existed in both the productive and reproductive economies of the North and South. The reproductive (or caring) economy is where the activities that reproduce, care for, maintain, and develop families, communities, and labour forces take place. As much of this is unpaid domestic work, done largely by women, it remains the least visible, but arguably the most important, component of the global economy. As Ruth Pearson discussed in her presentation, if we are to fully understand the economic crisis from a gender perspective, we cannot simply ask how the crisis affects women, or indeed explore how it affects men and women differently; rather, we need to explore the impact that it has on the reproductive economy.⁷ This involves looking at the ways in which women and men in poverty struggle to survive day-to-day, at the different roles and responsibilities that each sex has in the context of care and support of the family, and at the impact the crisis has on their ability to do this. Unless poor women and men are able to find a decent and sustainable way of providing themselves and their dependents with food, water, shelter, education, health care, and other basic requirements, the current economic crisis will threaten well-being and survival for generations to come.

The gender inequalities and power imbalances that predate the current crisis have resulted in its additional afflictions falling disproportionately on those who are already structurally disempowered and marginalised. These pre-existing inequalities, which include under-representation of women at all levels of economic decision making and their over-representation in informal, vulnerable, and casual employment, are often more significant than gender inequalities arising specifically from the crisis.

Table 1 provides a useful framework for gender analysis of the global crisis. The rows represent the three economic spheres that the crisis is transmitted to, affects, and within which it is subsequently responded to. Unsurprisingly, it is responses within the reproductive economy that are least visible, but most gender differentiated. Such responses, to this and other crises, are typically borne most directly by women and children.

Table 1: Framework for a gendered analysis of the global economic crisis

<i>Mechanism</i> <i>Economic sphere</i>	Transmission	Impact	Response
Finance <ul style="list-style-type: none"> • Gender numbers • Gender norms 	Capital flight Fall in confidence Domestic bank problems Devaluation Fall in aid Fall in foreign direct investment (FDI)	Credit squeeze Fall in investment Fall in asset prices	Support for banks Use of public sector banks to direct credit Loans from international financial institutions Reduction in borrowing
Production <ul style="list-style-type: none"> • Gender numbers • Gender norms 	Fall in (export) demand Fall in gross domestic product (GDP)	Fall in output Fall in employment Fall in enjoyment of rights	Fiscal stimulus Subsidies and incentives for selected industries Devaluation
Reproduction <ul style="list-style-type: none"> • Gender numbers • Gender norms 	Fall in remittances Fall in government social expenditure (due to fiscal pressures)	Fall in earnings Fall in nutrition Fall in school attendance	Increase in unpaid work Increase in informal paid work Social protection

Adapted from: Diane Elson, University of Essex⁸

The gender numbers and gender norms referred to in the first column of Table 1 highlight that although 'numbers' are important – for example, sex-disaggregated statistics relating to employment rates or poverty – so too are the effects of the crisis on gender norms. Gender norms are the ideas about women and men that shape relations between the sexes in the household, community, market, and wider society. Participants in the workshop spent some time discussing how these norms may shape ideas about the impact of the crisis. In some cases it is expected that the crisis will serve to reinforce existing gender norms. For example, women may be the first to lose their jobs in an office or factory, but the impact of this on workers and their families may be underestimated if gender norms perpetuate the notion that men are the primary providers of family income while women work to earn small amounts to cover incidental expenses.

Conversely, gender norms may be called into question by the crisis. In some cases these norms will decompose (for example, men who find themselves unemployed as a result of the crisis may temporarily take on roles within the reproductive economy that they are not accustomed to, such as cooking the family meal). There is also the possibility that in some circumstances, gender norms will be transformed on a permanent basis, with the traditional division of labour, and men's and women's overall work burden, being renegotiated within both the reproductive and productive economies.

At the *Gender & Development* workshop, participants concluded that the extent to which the crisis, and responses to it, reinforce, decompose, or challenge existing

gender norms is important and merits further analysis. Our analyses need to examine the impacts of job losses and other economic shocks caused by the crisis on the reproductive economy, and additionally to question whether responses to the crisis address systemic gender inequalities as well as the symptoms thrown up by the crisis itself.

Assessing the crisis: what do we know?

For certain, women are bearing the brunt of this recession. Many of the women, especially those who are widowed or single mothers, have no external support. They are caring for children alone, with dwindling incomes. Now many must support relatives who come to them after losing their jobs. The women who are married tell us their husbands have given up. But these women cannot give up, for the sake of their children.

Evalyne Wanyama, National Co-ordinator of KENASVIT (national association of street vendors in Kenya)⁹

In the financial and formal productive economies, the channels through which the economic crisis makes itself felt, the effects of the crisis, and responses to it, are now relatively well understood as they are easily quantified. We can measure how many formal jobs are being lost and the extent to which trade and financial flows are slowing, and we also know how much governments are spending on stimulating their economies and bailing out their financial sectors, and how this money is being spent.

The effects of the crisis on female workers in the formal parts of global supply chains are beginning to crystallise. In export manufacturing sectors, women are often the first to be laid off, with employers ignoring outstanding pay and evading legal obligations to give notice and pay compensation, and governments turning a blind eye, with devastating consequences.¹⁰

However, it is much more difficult to track the effects of the economic crisis on either the informal economy or the reproductive economy. As far as the reproductive economy is concerned, this is partly because there is a time lag between the impact of the crisis on the productive economy and the resultant pressures on government revenues translating into reduced social spending; and partly because these are under-researched areas of economic activity.

Informal economies

It is also notoriously difficult to track the impact of the crisis on the crowded markets of the informal sector, where the majority of women and men in developing countries make their living with no regulation and no security. In developing countries, the informal economy accounts for 60 to 90 per cent of the total workforce,¹¹ yet only one-third of developing countries provide some form of social protection to informal sector workers and the self-employed.¹² For both men and women, the economic crisis has resulted in increased informalisation, and although the crisis undoubtedly has a direct effect on demand for goods and services produced in the informal economy, official statistics often fail to reflect this. Research conducted by the Inclusive Cities project on the impacts of the crisis on the informal economies of 10 developing countries found that 60 per cent of interviewees believed that the majority of new entrants to their particular informal sector were women. This is thought to be because women employed in

the formal sector hold the most precarious jobs and are most vulnerable to being laid-off during economic contractions.¹³ Former factory workers in Thailand, for example, have turned to informal home-based work, while elsewhere, laid-off women have begun to cook for a living. Initial analysis suggests that street vendors in several developing countries are suffering from the twin squeezes of increased competition from retrenched workers turning to a livelihood with low barriers to entry, and reduced consumer demand as economies contract.¹⁴ Home-based workers have similarly suffered from a reduction in export demand, a reduction in pay rates for piecework, and from being undercut by new migrant entrants to the market.¹⁵

Both must also contend with higher business operating costs as well as reduced earnings. For many self-employed producers, primary business costs (such as raw material inputs) have increased, often due to adverse changes in exchange rates. Secondary business costs such as transportation, utilities, and market fees have increased for many in informal sectors, including those sub-contracted workers who do not pay for raw production materials.¹⁶

In spite of these difficulties, informal work remains a necessity for many women as they have been left with few other alternatives by their personal, social, and economic marginalisation.¹⁷ In Pakistan, for example, Inclusive Cities' home-based interviewees live in an area where women are discouraged from working outside of the home even though many workers possess specialist skills that could increase their incomes.¹⁸ But even where women can work informally outside the house, the economic crisis has forced them to work longer hours, giving them less time to fulfil the social reproduction roles they are also committed to. More than half of the female participants in the research were the primary earners in their households and, for many, household expenditures consumed their entire income.¹⁹ A female street vendor in Blantyre, Malawi's commercial capital, explained the necessity of longer hours, 'How would we take food to the children otherwise?', she questioned.²⁰

The twin pressures of productive and reproductive roles can quickly become overwhelming in times of crisis, leading many women to feel despairing about their perceived failure to provide for their children. As one street trader and grandmother from Durban, South Africa, solely responsible for her grandchildren's upbringing, lamented, 'I am unable to provide for them. I cannot sleep at night worried about money and how I am going to take care of them.'²¹

Structural discrimination

Due to structural discrimination, women entrepreneurs are also much less likely to have good access to formal finance and are heavily reliant on microfinance institutions (MFIs). MFIs only offer tiny loans, insufficient to build a small business beyond the self-employment stage. MFIs can also be vulnerable to international economic shocks, since many do not collect local savings and are dependent on donor or bank finance for their loanable funds. We know from evidence from many different contexts that microfinance offers no magic bullet for addressing gender disparities during times of economic prosperity, let alone times of austerity. Microfinance also has a mixed record for helping women who live in the worst poverty, some of whom end up with debts that they cannot repay.²² These problems are likely to affect more women in times of crisis, when lenders are also much more likely to feel real pressure to deal with loan

defaulters punitively. Women need to be able to finance their reproductive costs as well as their productive costs adequately, and for many this means that loans are not an appropriate response. Much more attention needs to be given to both the informal economy and to how families and households survive income losses and overcome other vulnerabilities that have been increased by the crisis.

In the garment, electronics, and other export manufacturing industries of South-East Asia, and in the region's tourism industries, women have been the most vulnerable to the huge job cuts that have taken place. Women are both over-represented within these sectors, and are employed under the most precarious conditions. The result is that, across the region, they are more likely to be fired first (especially if they are employed as contract workers) or suffer most from deteriorating working conditions, such as freezes on the minimum wage, or reductions in working days or hours.

First the company reduced our pay, then we lost our jobs. They have refused to pay us severance or other benefits. Since I lost my job sometimes we eat only once or twice a day. I don't know what to do, we are just camping in front of the factory gates, waiting for the company to pay us.

Ms Kry Chamnan, Cambodia²³

In Thailand, despite significant progress in terms of women's participation in the productive economy, they remain structurally discriminated against in terms of occupational segregation and prejudice, leading to lower positions and wages.²⁴ In the case of Viet Nam, since the onset of the economic crisis, the gender division of labour has been breached among some day labourers, as women have been forced to accept jobs that are usually the preserve of men. Oxfam research suggests that, with limited sources of official support, crisis-affected workers in Hanoi's mobile day-labour market have developed a very strong sense of community and a range of informal coping strategies. Both women and men often work in a group, receive equal pay, and share living expenses by living with fellow migrants from the same villages. Day labourers have also developed job-sharing arrangements; with fewer opportunities, labourers are compelled to take whatever job opportunities are available, yet they are also willing to share the work as well as information about employment opportunities with others, thereby sacrificing some of their own potential income. Labourers also borrow money from each other during idle days. Though these informal coping mechanisms are insufficient to maintain the same levels of income that they previously received, they do at least provide a very basic means of subsistence and ease the lives of poor female and male workers and their dependents.²⁵

For poor families across the South-East Asia region, women's incomes are particularly important for their household's subsistence and their children's health and education. The lives of vulnerable women have become more vulnerable – and with them, the lives of their children.²⁶ In Thailand, women also fulfil a social insurance role within the family, taking care of parents and grandparents as well as their children.²⁷ In the Philippines, job losses coupled with price inflation of basic commodities have resulted in households reducing both the quality and quantity of food they consume.²⁸

Migration

The workshop also focused on international and national migration and discussed the ways in which this is being affected by the crisis. For women in

countries such as the Philippines and Ethiopia, migration abroad has been a common exit strategy from rising food prices and declining employment opportunities. As they are often obliged to adopt risky options such as domestic work, sex work, drug trafficking or becoming mail order brides, migration makes women very vulnerable to abuse and exploitation. They are far from their families and communities and the protection that these offer. The economic crisis further reduces migrant workers' bargaining power: participants in Oxfam focus group discussions in South-East Asia suggested that women migrating domestically to urban centres receive lower wages than their male counterparts, yet send more of their income home to feed and educate their children.²⁹ Separate research by Oxfam earlier in the crisis highlighted that this wasn't always possible:

I can't support my family back home any more. We've had to reduce our expenses on food, medicine, and other necessities. I often feel dizzy and have stomach pains through feeling hungry.

Mrs Chin SreyPov, Cambodia³⁰

Meanwhile, research on domestic worker migrants from Ethiopia to the Middle East questions whether distress international migration will remain an option much deeper into the crisis, as legal foreign labour markets contract.³¹ Although Ethiopian women are likely to continue to migrate as a coping strategy for dealing with multiple crises in Ethiopia (there was a spike in emigration in the first half of 2009), the legal channels for doing so are likely to constrict as Middle Eastern countries temporarily nationalise their workforce to cope with rising youth unemployment. Recorded remittances to Ethiopia (worth more to the national economy than FDI, and particularly important to receiving households during economic slowdowns) fell by 20 per cent in 2009 from 2008 levels.³² This suggests that one likely outcome of the crisis will be a rise in illegal migration among female domestic workers. Illegal migration is much more dangerous and provides a much weaker buffer against domestic economic shocks in Ethiopia. Even among legal immigrants to the Middle East, the economic crisis could well result in a deterioration in migrant women's rights and a rise in exploitation and abuse.³³

Additional lessons from previous crises

The effects on, and responses by, women and girls, boys and men, to the economic crisis vary significantly from place to place, depending on local economic, political, and cultural factors. Though empirical evidence relating to the current crisis is still patchy and only just beginning to emerge, we can be confident, from our knowledge of previous crises, that overall, women and children in the poorest households will bear a disproportionate share of the burdens created, or added to, by the crisis. The asymmetric nature of the global economy means that although some monetary benefits trickle down to the poorest people in times of relative prosperity, in times of crisis the pressures and risks cascade down, with those furthest from the initial impact being forced to absorb much of the shock.

In past crises, as well as during the current food price crisis, women have borne a disproportionate share of the burden, both as producers and consumers. As women are the primary carers in virtually all societies and are mainly responsible for managing, producing, and processing food, they are also expected to find

ways of ensuring their household's survival. During such shocks, women's time burden also tends to increase, as their domestic responsibilities intensify. Some women may find their time consumed by the need to travel further to source cheap food. Others find themselves processing raw ingredients at home from scratch, rather than purchasing partly processed or ready prepared foods.³⁴ The quality and the quantity of food consumed typically diminish, and decreased consumption of food within households most commonly affects women.

Men deserve to eat more food because they are physically stronger, do hard work on the farm and earn income for the family.

Focus group discussion, Viet Nam³⁵

It is better for us not to eat than for our kids not to go to school.

Woman in a focus group discussion, Indonesia³⁶

This compromises women's health and energy reserves, and affects those who depend on them; malnutrition can render pregnant women more susceptible to infection, miscarriage, and premature labour.³⁷ These factors result in relatively short-term shocks having intergenerational consequences, and a long-term impact on economic growth as the potential contributions of future labour forces are prematurely constrained.

However, the gender-related effects of economic problems are not uniform. For example, research in Ethiopia has shown that during the food price crisis, parents have chosen to curtail their sons' education to supplement household income before removing their daughters from school. (It is more usual to find girls being taken out of school first for a variety of reasons, including their assumed greater suitability to support their mothers' reproductive work, and the perceived greater return on investment in boys' education than girls'.³⁸) More generally, the impact of the economic crisis on children's chances of education needs to be charted over the next years, as governments come under pressure to reduce state spending. Following the period of economic 'structural adjustment' in Africa in the 1980s and 1990s, decreased investment in education on the continent as a whole contributed to an unprecedented decline in the gross primary school enrolment rate, which went down from 80 per cent in 1980 to 75 per cent in 1987.³⁹ However, in Indonesia following the 1997–8 economic crisis, the excess of adult labour supply and the decline in real wages lowered the opportunity cost of education such that children were more likely to stay in school after the crisis.⁴⁰

Summary

In this section we have argued that, more often than not, the strategies used by women and men in poor households to provide safety nets for their families and dependents is beyond their capacity, especially where state support is absent. Where women fulfil this role, their tangible and intangible assets are depleted and their essential basic needs for food and sleep are foregone. Underlying inequalities between women and men within the household may mean that where households are forced into distress sales of their reserve assets, women's are more vulnerable than men's. Research by the Institute of Development Studies (IDS) into the 'food, fuel and financial crises' has uncovered signs that gender inequities in the distribution of household resources are worsening.⁴¹ Women's stocks of social capital (for example, their social networks, which

potentially offer support and mutual help) are eroded during times of economic crisis, when households are often pitted against each other in a struggle for survival, and when their time is at such a premium that it is often difficult for women to find the time to nurture these relationships unless there is a pressing, survival-related reason for doing so. A myth has arisen, however, that women's stocks of social capital and time are limitless and can subsidise the cost of economic impoverishment indefinitely. Although often labelled 'coping strategies', the means women find to respond to such crises are, as the workshop clearly highlighted, unsustainable, and are more appropriately conceived of as 'desperation measures'. The extent of this desperation, and the degree to which it will erode future livelihood chances and children's cognitive development, depends to a large degree on the level of buffering provided by appropriate public expenditure and social protection measures. In the final section we consider the appropriateness of some such responses to the economic crisis.

Pro-poor, gender-sensitive policy responses

Many women and men living in poverty are currently being buffeted by multiple acute and chronic crises. The entangled nature of these simultaneous crises challenges our attribution of small-scale effects to a single, monolithic cause such as 'the food price crisis' or 'the economic crisis' or 'the climate crisis'. Such neat conceptual separation matters little to people dealing with their consequences; whether they can ill afford to adequately feed themselves, or keep their children in school due to inflationary prices or reduced household income, the end result is equally devastating. But making such distinctions is important when considering what pro-poor, gender-sensitive policy responses should look like.

Often policy responses fail to consider adequately either the needs of people living in poverty or how they might begin to address the gender inequality in power, workload, and opportunities that exacerbate women's experience of the world's multiple crises. Nor are policy responses sufficiently attuned to providing holistic solutions that challenge the status quo, rather than simply providing temporary respite from the symptoms of just one crisis.

Workshop participants concluded that the pursuit of short-term profit has resulted in what amounts to a crisis of neoliberal capital accumulation, manifest in the economic, food, fuel, and climate challenges that define our time. Yet, although the rediscovery of Keynesian economic principles has resulted in greater state intervention, these policies have largely benefited the rich; those marginalised or living in poverty continue to be burdened with neoliberalism's pervasive externalities. Can the massive subsidisation of rich nations' motor industries really be regarded as a pro-poor, gender-sensitive or climate-sensitive response? Yet, such partial responses are not entirely surprising, given the continuing absence of women or people living in poverty from decision making at all levels of society. Poor people's and women's perspectives are neither adequately represented nor heard.

Understanding the plight of poor women and men and their families and communities as a consequence of the interlocking crises, requires a focus on social reproduction, which is mostly done by women. Workshop participants concluded that policy makers need to focus not just on appropriate financial

bailouts and productive stimuli, but also on care work undertaken in households and communities, as this ensures human survival, especially when the market and the state cannot guarantee basic needs.

Discussants at the workshop identified the following measures that should be included among the gender-sensitive responses that would further equitable social development as well as economic development in the wake of the crisis. Many of these are not new; crisis or no crisis, for workshop participants, the key messages on growth and gender equity remain.

Public policy responses

- **Gender-sensitive universal social protection:** Social protection is a basic right of all people. It enables us to deal with risk and vulnerability, provides support in cases of extreme and chronic poverty, and enhances the social status and rights of marginalised groups. Establishing a minimum level of universal social protection that adequately addresses the needs of women, men, and children living in poverty would not only help these people mitigate the risks they face in their day-to-day lives, but would also reduce the intergenerational transmission of poverty and enhance the social contract between governments and citizens. The ILO has been advocating for a ‘universal social floor’ that would include ‘access to health care, income security for the elderly and persons with disabilities, child benefits and income security combined with public employment guarantee schemes for the unemployed and working poor’.⁴² Work on developing a social protection floor has already been initiated in a few regions, yet at present, social protection measures that cover informal sector workers and the self-employed exist in only a third of all developing countries.⁴³ Those that are truly gender responsive are even thinner on the ground. More research is required before the lessons of successful gender-responsive social protection can be deployed elsewhere.
- **Gender-responsive stimulus packages:** Measures that are intended to stimulate economic activity must not be blind to the types of activity that are being introduced. For example, in the Philippines, a day after a newspaper article reported the loss of 42,000 jobs in the female-dominated garments, semi-conductor, and electronics industries, the government responded by announcing the creation of 41,000 new jobs through government infrastructure projects. Although this stimulus was badly needed, the benefits will most likely accrue almost exclusively to men, even where women are bearing the disproportionate impact of job losses.⁴⁴ Ex-post redistribution of wealth is not sufficient. Instead, industrial strategies should be built around the needs of social reproduction and consider the types of jobs and goods being produced. These need to be gender equitable, reduce poverty, and contribute to environmental sustainability. For example, rather than investing in capital-intensive, male-dominated, and polluting heavy industries, workshop participants suggested that governments should consider supporting labour-intensive, gender-equitable, and clean industries and technologies. A gendered view of industrial policy may give rise to a model of development that is very different to the current high carbon, high technology orthodoxy.

- **Greater genuine involvement of women in decision-making:** Aside from the intrinsic benefits this offers gender equity, there is some suggestion that women's assessment of risks may take more factors into account than men's. This may not make women more risk averse, but it may allow for more informed decision-making, perhaps lowering the likelihood of negative outcomes such as those recently witnessed in the high-stakes male-dominated world of international finance.
- **Long-term financing for collective action in the informal and public sectors:** for example, in the unionisation of home-workers.
- **Adoption of alternative accounting measures:** Unpaid activities in the reproductive economy need to be recognised for their contributions to economic health and success in systems of national accounts.
- **Increased access to education for girls:** Increasing girls' access to education has beneficial returns on future growth, as education enhances women's capacity and autonomy to make effective choices in employment, in family planning, and for their children. Though gender parity in education is improving, the Millennium Development Goals' target of eliminating gender disparities in primary and secondary education by 2005 has still not been achieved.⁴⁵
- **Increased female participation in labour markets:** Increasing women's participation in labour markets affects productivity as well as the distribution, and levels, of income and savings within households. It provides individuals and families with greater resilience against poverty and the impacts of complex crises.
- **Reform of formal and informal institutions regarding asset ownership and use by women:** Institutions affect women's capacity to respond to economic opportunities as farmers, entrepreneurs, and employees. Reforming these institutions to be more accessible to and better serve the interests of women needs to be coupled with an increase in women's own autonomy, which will enable them to determine how they spend their time inside and outside the household.

Civil society and academic responses

Workshop participants concluded that civil society and academic institutions also have an important role to play in increasing understanding and addressing the gender-related aspects of the economic crisis. Suggestions included:

- **Increased monitoring of the gendered impacts of the crisis on poor communities worldwide:** The crisis will continue to play out in very different ways depending on context. Greater knowledge of how this materialises is urgently needed.
- **Community-driven, women-driven research with affected communities:** In addition to short-term 'snapshots' this should include long-term ethnographic work as the crisis and its effects continue to play out over the next few years.
- **Gender and poverty audits of governments' economic policies and stimulus measures:** These are necessary to influence the allocation of

government spending on essential services to ensure that the basic needs of poor households and the women caring for them are met. Resources also need to be invested in researching and mapping the gendered impact of any changes to and cuts in public spending as a result of the crisis.

- **Women's groups to strengthen their voice and agency:** Women's groups need to be supported to develop greater participation in economic discussions at both national and international levels. Women's access to and control over productive resources also need to be strengthened.

Notes

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- ¹² ILO (2009) *op. cit.*
- ¹³ Z.E. Horn (2009) *op. cit.*
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This paper was written by Richard King and Caroline Sweetman. Oxfam acknowledges the assistance of Anna Coryndon, Duncan Green, Aphitchaya Nguanbanchong, Ines Smyth, and all workshop participants in its production.

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