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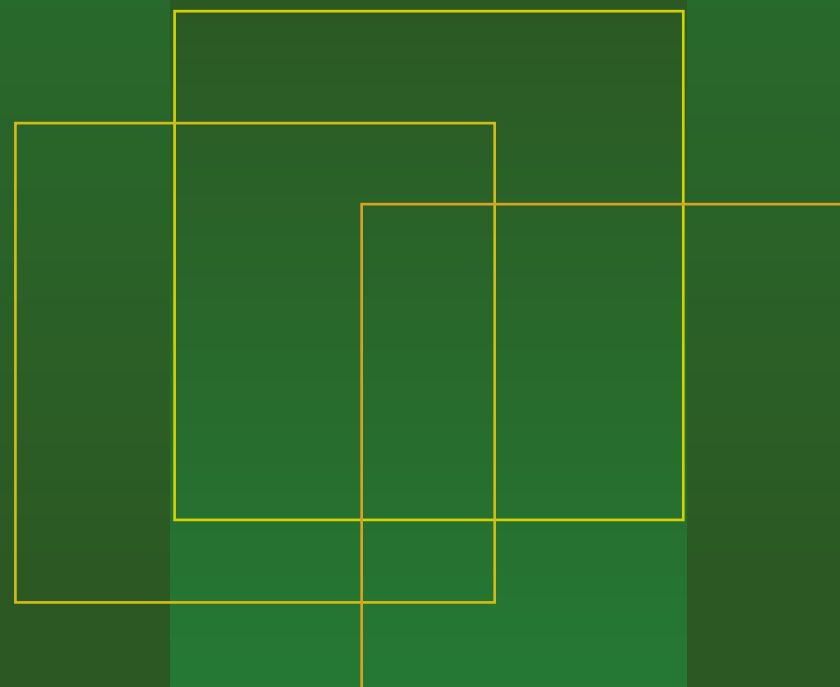
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**InFocus Programme
on Crisis Response and Reconstruction**

**Working Paper
9**

**GENDER
AND
FINANCIAL/ECONOMIC DOWNTURN**

Tamara Tutnjevic



Recovery and Reconstruction Department Geneva, October 2002

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PREFACE

This Working paper on *Gender and financial/economic downturns* is the third in a series of research reports on the gender dimensions of the different types of crises¹, undertaken by the ILO's InFocus Programme on Crisis Response and Reconstruction (IFP/CRISIS). The goal is to ensure gender sensitivity by ILO and other national and international actors involved in multifaceted operational crisis response.

This report analyses some key features of a financial/economic crisis, its consequences, as well as the recovery programmes and their differential impact on men and women. It reviews the gender differences during such crisis, for example in the labour market or in access to social services and stabilization programmes. The reader may wish to note that a complementary more empirical in-depth study of Argentina's ongoing financial and economic downturn is currently being prepared by local IFP/CRISIS consultants.

The report clearly demonstrates that women are harder hit by such crises and also face greater difficulties in recovering from economic losses.

A number of pertinent recommendations are formulated for an effective integration of gender concerns in crisis response work.

The ILO's InFocus Programme on Crisis Response and Reconstruction is grateful to Tamara Tutnjevic for undertaking this desk study. I also wish to thank Loretta de Luca for reviewing the document.

Eugenia Date-Bah

Director

InFocus Programme on Crisis response and Reconstruction

International Labour Office

4, Route des Morillons

CH-1211 Geneva 22

1 The other two are: Enarson, E.: *Gender and Natural Disasters*, IFP/CRISIS Working Paper No. 1 (Geneva, September 2000); Date-Bah, E. et al.: *Gender and Armed Conflicts*, IFP/CRISIS Working Paper No. 2 (Geneva, March 2001).

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EXECUTIVE SUMMARY

This report examines the impact of economic and financial crises from a gender perspective. Case studies, research, and agency reports were used as a basis to explore how and why women and men are differently affected by a crisis and crisis recovery measures. The report also provides a set of recommendations for crisis response largely based on the ongoing work of the ILO In Focus Programme on Crisis Response and Reconstruction.

The report opens with a general overview of financial and economic crises, their nature and key social and economic impacts. A financial and economic crisis is described as a disruption to the effective functioning of financial markets that have a multitude of effects on a society. It often leads to economic contraction and increases in absolute poverty, income inequality, unemployment and underemployment. The crisis and its corresponding stabilization programmes impact the entire population. However, the extent of this impact varies among many segments of society depending on the nature of the financial crisis and vulnerability of people. Gender, age, ethnicity and ownership of resources are important determinants of people's vulnerability to financial crisis. Faced with financial and economic downturns, women and men experience it differently, and women tend to fare worse than men. This is due to gender perceptions and social norms that shape the roles of men and women in society, thus influencing their ability to cope with crisis. Gendered division of labour in households and in the global economy make most women less able to control economic resources and mitigate the effects of crises than most men.

Specific gendered impacts of crisis are analysed in respect to the labour market, access to social services, and finally changes in households and communities. In response to changes in the labour market during economic and financial crises, the report outlines the following conclusions. First, open unemployment rates are higher for women. This is due to women's lower employment rates before the crisis, greater vulnerability to retrenchments, and decreased opportunities to find new jobs in the formal sector. Second, whether women or men will be more affected by retrenchments depends on the existing employment structure and labour segregation. Women and men will lose their jobs because of their high representation in the most affected industries. Nevertheless, women's concentration in the least secure types of wage employment, their low participation in labour movements and workers' organizations, and gender bias in retrenchment policies make them more vulnerable to dismissal in crisis situations. This gender bias is embodied in the gender wage gap and the prevalence of the traditional "male breadwinner" attitudes that treat women as secondary wage earners. Third, working conditions deteriorate, implying lower wages, fewer benefits, less coverage by standard labour legislation, and greater job insecurity. Women are more affected by these changes as they tend to be employed in the informal economy, where they are not covered by private or state policies protecting workers, and have lower salaries and more casual employment. Fourth, women's labour participation increases as women increasingly enter the labour market to compensate for the fall in the family income. However, a great deal of them enter the informal economy, with all the consequences of this type of employment. Finally, labour migration intensifies as a consequence of crisis, for both men and women. This has a significant impact on the household structure and stability.

The quality and access to social services tend to decrease as a consequence of financial crisis and the austerity measures taken by governments. Higher prices, coupled with lower average household income and less government spending, make them less accessible, particularly to the poor. The adverse effects on health and education may be particularly

serious. These cuts impact women differently than men in several ways. Women are disproportionately affected by reduced access to health services due to their reproductive health needs and because they assume care for other members of the household. In education, girls tend to be over-represented among those who are not enrolled in schools or those who drop-out. The reductions in social services also increase women's workload in the household as they are often expected to substitute for public services that are no longer available. Women work longer hours because they are combining their reproductive and household duties, and also because working conditions in the household and community deteriorate.

The impact of crisis on households and the community is also highlighted. Household structure may change with the changes in numbers of household members and active individuals or workers per family. The social capital of the community may be strengthened or depleted depending on the capacity of households to cope with the crisis. The crisis may bring greater cohesion and foster new relations and joint efforts to overcome problems, or social capital may erode due to escalating crime and violence. Women tend to be particularly vulnerable to an expansion of conflicts and violence, and the incidence of domestic violence against women and sexual harassment at the work place sharply increases. The violence that women suffer affects their ability to engage in income generation activities and domestic work, thus damaging the capacity of the entire family to cope with the crisis. Crisis also imposes challenges to traditional gender identities. The traditional gender division of labour may break down as women enter traditionally male occupations. Nevertheless, the crisis may also revoke traditional views on gender roles.

Gender segregating effects of short-term and long-term crisis recovery programmes are also examined. Attention focuses on short- and medium-term crisis recovery packages; while longer-term structural adjustments are briefly discussed. The general conclusion is that crisis-recovery packages favour men over women since they are designed within existing employment structures and traditional perceptions of the gender division of labour. Designed to assist unemployed men, emergency employment creation programmes and redeployment schemes predominantly reflect their skills and employment needs. Measures intended to improve social protection of workers also favour men due to the nature of their employment. Men tend to be employed in the formal economy, in more stable jobs and in larger firms where unemployment insurance is compulsory; while women's subordinate employment status often deprives them of unemployment benefits, severance pay, and other forms of social protection. Crisis recovery packages may offer new opportunities for men and women through interventions such as skills training or small credits, but they hardly reach women unless they are particularly targeted. Therefore, women are often harder hit by a crisis, and also have a more difficult time recovering from economic losses. As for adjustment policies, it is important to stress the compensatory role that women's extra work plays in relation to the losses that households encounter due to a crisis and structural adjustment programmes. That work therefore represents an important variable in national efforts to bring the economy under control; but often ill-recognised. Because the influence of existing gender inequalities on the formulation and implementation of structural adjustment policies is not often taken into account, it might be an obstacle to the efficient allocation of resources and the success of those policies.

The report closes with recommendations to integrate gender concerns into crisis response. These recommendations are largely built upon the ongoing work of the ILO In Focus Programme on Crisis Response and Reconstruction. Four broad areas of concern are outlined, for policy planners, trade unions, workers, employers, and community groups:

- First, particular attention needs to be paid to labour information systems, institutional capacity, and regulate frameworks. The use of gender analysis, gender disaggregated statistics, and community-based participatory methodologies can help grasp the impact of a crisis, but it can also help plan, implement, and monitor crisis recovery programmes. Institutions' and social partners' capacity to recognize gender issues, address them and take affirmative action, also needs strengthening. Simultaneously, equal participation and representation of women in all processes of decision making should be promoted. Finally, an adequate legal and regulatory framework has to be in place to facilitate the above processes and ensure gender-neutral employment policies at all levels.
- Second, immediate and short term response measures to mitigate the effects of crisis should predominantly target those groups least able to cope with the adverse impacts of crisis, and be designed to anticipate and monitor gender bias in access to crisis recovery packages. Programmes such as employment intensive works, training, and micro-credits for job creation can be helpful short-term initiatives, granted that gender concerns have been taken into account.
- Third, efforts should be made to preserve the accessibility and quality of basic services, especially those related to health and education. Social security should be broadly defined and available to all workers regardless of their work status and gender. Workers in both the formal and informal economy should be covered, and women should have the same entitlements as men.
- Fourth, reducing women's burden of productive and reproductive work is essential to reduce the vulnerability of a household to crisis. Restoring community support structures, establishing special family support networks and voluntary social protection schemes can significantly reduce women's workload and create space for women's empowerment.

1. FINANCIAL AND ECONOMIC DOWNTURNS

1.1 Characteristics and Causes

Financial and economic crises disrupt the effective functioning of financial markets and contribute to sharp contraction in economic activity.² They often manifest themselves through abrupt declines in real GDP growth, following reductions in foreign capital, currency devaluations, falls in equity prices, high inflation rates, and sharp drops in consumption and average income (ILO, 1998).

Although the direct causes of such crises may differ across affected economies, some characteristics are similar. These are: excessive export dependency; heavy foreign capital inflows; weak financial regulations; large external debt; vulnerability to trends in international markets in capital, goods and raw materials; and restrictions on the state's options for correcting imbalances (ILO, 1998; Watkins, 1998; Kon, 2001).

Experiences from the recent East Asian crisis (1997-98) demonstrate how economic globalisation may be another important factor contributing to the risk of such crises. Through the “works” of international markets, financial and economic instability in one country may be transmitted to other countries. Columbia, Ecuador and Venezuela, for example, suffered from the crisis due to many factors, including lower international commodity prices, repatriation of capital, and tightened international borrowing conditions that followed the East Asian crisis (ILO, 2001).

Financial and economic crises may also be interrelated with other types of crises such as transition, conflict, or natural disaster. They may emerge as the consequence of these crises, or might contribute to their development.

1.2 Social Impacts of Financial and Economic Downturns

Financial and economic downturns have diverse effects on a society. They often lead to economic contraction and increases in absolute poverty, income inequality, unemployment, and underemployment. The crisis and corresponding stabilization programmes impact the entire population; however, groups within society are affected in different ways. Similar to other forms of crisis, the impact of financial crisis are also determined by the economic, political and social contexts in which they appear.

² The following definition of financial crises was given by Mishkin: ‘A financial crisis is a disruption to financial markets in which adverse selection and moral hazard problems become much worse, so that financial markets are unable to effectively channel funds to those who have the most productive investment opportunities’(F. Mishkin; “Financial Policies and the Prevention of Financial Crisis in Emerging Market Economies”, World Bank Policy Research Working Paper 2000; p.2). The adverse selection takes place before the financial transaction is made, when potential bad credit risks are those that seek for the loan most effectively. Lenders’ fear of adverse selection or selection of risky borrowers that are less concerned of repaying the debt, will lead them to reduce the number of loans they give. The moral hazard occurs after the transaction is made. It describes a situation in which, from the lenders perspective, the borrower has incentives to engage in activities that reduce the likelihood of loan repayment. The potential conflict of interests that might occur as a result of the moral hazard leads lenders, again, to lend less than they would otherwise (F. Mishkin; 2000).

When crisis occurs, labour market conditions deteriorate, causing unemployment and underemployment. This is reflected in the large-scale retrenchments, wage cuts, reductions in job opportunities, and deterioration of working conditions. Many workers enter the informal economy accepting inferior jobs with longer working hours and fewer benefits. Substantial currency depreciation generates increases in prices, predominately of goods that are imported or have high import content, such as food and fuel in many countries (Knowles et al.; 1999). Inflation further depreciates the real value of wages already lowered by the decline in labour demand. Moreover, cuts in public expenditures, resulting from the loss of government revenues and implementation of crisis recovery measures, reduce the availability and quality of social services. With the decrease of real income and of available social services, the capacity of people to cope with crisis weakens significantly, and more people are pushed into poverty.

The extent of crisis' impacts varies among the different segments of society, depending on the nature of the financial crisis and people's vulnerability.³ Gender, age, ethnicity, and ownership of resources are important determinants of people's vulnerability to financial crisis. Poor people are more vulnerable to crisis as they have "less means of resistance" or assets "that individuals, households and communities can mobilize in the face of hardship."⁴ These assets may include their labour, human capital, productive assets, household relations, and social capital (Moser, 1996; Enarson, 2000).

Likewise, as this paper will show, women and girls are more affected by crisis than men and boys because of their gender. The gendered division of labour in households and in the global economy make most women less able to control economic resources and mitigate the effects of crises than most men. Women's high levels of pre-crisis poverty, secondary status in the labour force, extensive informal-economy work, reduced access to productive assets and to information, as well as extensive domestic responsibilities, clearly make them economically vulnerable long before a crisis occurs (ILO, 2000).

3 Vulnerability is defined 'as the well being of individuals, households or communities in the face of a changing environment' in C. Moser, 1996, "Confronting Crisis: A Comparative Study of Household Responses to Poverty and Vulnerability in Four Urban Communities", Report prepared for the World Bank, p.24.

4 Ibid, 1996, p.24.

2. GENDERED IMPACTS

The effects of financial and economic downturns are not gender neutral. They are products of gender inequalities in culture (norms, ideas and beliefs), power and access to resources, that exist in society prior to, during, and after a crisis. Like social relations, the economy is a “gendered structure” (Elson, 1993) as well. This is particularly well reflected in the sexual division of labour, lack of recognition for unpaid labour (mostly performed by women), and unequal access to resources. Consequently, the impact of a financial and economic crisis, as well as structural adjustment, can not be the same for men and women (Elson, 1993; Dijkstra, 1998).

“The crisis and the response to it are imbedded in work practices, procedures, and structures that treat male and female workers and other market players in distinct ways largely because of their gender.....Firing women rather than men may be influenced by the view that men need jobs more because they have families to support, while women are but secondary earners. However, more men may be fired based on cost considerations that are rooted on gender gap in earnings: laying off more expensive (male) workers, and replacing them with cheaper (female labour). Or the choice to retain women workers may hinge on a gendered perception that women are more flexible, docile, willing to adapt to changes in work and production structures, and apt to be trained in more skilled jobs.

In a different vein, the system of gender role divisions that expect women to provide free goods and services to the household, regardless of whether they are employed or they run their own enterprise, leaves women more vulnerable to fallout from the crisis. Inflation and cutbacks in social-services budgets would force women to substitute their labour for expensive market goods or medical care”.

J.F. Illo, 1998, “*Gender Dimension of the Financial and Economic Crisis in the Philippines*” in the “*Philippine Labour Review*”, Vol. XXIII, p.75.

In the aftermath of financial and economic crises in Latin America (in the 1980s and 1990s), East Asia (1997-98) and Russia (1998), a number of gender-focused studies were produced to examine the impacts of crises from that angle. They identified different impacts on men and women as workers, as members of households and communities, and as recipients of public services and crisis recovery assistance.

2.1 Labour Markets

2.2 Unemployment and Retrenchment

Unemployment increases as a result of financial and economic downturns. The open unemployment rates for women tend to be higher than for men. This is due to women’s lower employment rates before the crisis, greater vulnerability to retrenchments, and reduced opportunities to find first or new jobs in the formal sector.

In spite of the gradual increase in women's labour participation over the years, it is still significantly lower than men's. Women's tendency to exit and re-enter the labour force for family-related reasons, lack of opportunities due to gender segmentation of the labour market, and the lack of necessary education, are some of the reasons why unemployment is higher for women than men (ILO, 2001). These differences are considerable, and women's unemployment rates remain higher even when more men are retrenched in response to crisis, such as in East Asia. Financial and economic crises only decrease further women's opportunities for employment and re-employment. For example, only 47% of women seeking jobs found work during the crisis in South Korea (UNIFEM, 1998).

Whether women or men will be more affected by retrenchments depends on the existing employment structure, labour segregation and employers' attitudes. During the crisis in East Asia, more men lost their jobs because male-dominated sectors were the hardest hit by the crisis (ILO, 1998). These sectors included manufacturing and construction. On the contrary, in the 1980s, during the crisis in South America, more women were laid off as female-dominated public services were the most affected by the crisis (ECLAC, 1991).

Similar to retrenchment trends in the formal economy, the loss of jobs in the informal economy often affects more women than men, as they are over-represented in this sector (ILO, 2002). Women lose jobs due to cuts in subcontracting services, decrease in demand for domestic labour, or because their small businesses are hard hit by the crisis. Examples from Malaysia, the Philippines, Indonesia and Thailand show that home-workers, traditional artisans, weavers and craft workers, most of which women, were among those hardest hit by the crisis. This is due to a combination of several factors such as price increases for their goods and decreases in demand for their services, wages, and available work (ILO, 1998).

"A 45 year old women from the Mekar Setia group, who makes traditional earthen pots in a village in central Lombok, Indonesia said in an interview in early September 1998:

Since the *krismon* (crisis) our situation has become even worse with the shortage of food and high price of rice and cooking oil. The money we made before the crisis, usually 25,000 rupiah each week, was hardly enough to feed ourselves but now with the price increase and reduced demand for our pots we only eat one meal a day. These days we buy rice as well as soil for our business on credit from traders. This happens because the trader who buys our pots only pays us a week after they are sold. The trader sells our pots to tourists in Bali. Although I still see other members of the group, we no longer have monthly meetings. All group members and their families, now work even harder to survive, I start work by six in the morning and continue until around one o'clock the next morning. We also try to increase our sales by offering a set of three pots for 1,000 rupiah. Before the crisis, we used to sell a set of two pots for the same price."

IFAD, 1998, *"The Asian Financial Crisis and the Rural Poor (Draft)"*, cited in the ILO, *"A Summary Research of the Gender Impacts of the Economic Crisis In East and South East Asia"*, unedited draft working paper prepared under the AIT/ILO Research Project on Gender Impact of the Economic Crisis in East and South East Asia, p.10.

Gender-biased retrenchment policies are another way in which crises affect men and women differently. The prevalence of the traditional "male breadwinner" attitude implies that women are seen as secondary income earners who can be supported by male members of the

family. Therefore, they are in “less need” of a job and can be retrenched first. These policies, as experience reveals, affect indifferently married, widowed, and single women.

Gender bias may also stem from the gender wage gap and employers’ efforts to cut their costs by choosing the cheapest labour available. Pregnant or child-rearing women may be dismissed to avoid expenses related to maternity benefits and extra days of leave. Similarly, men may be dismissed as more expensive labour, to be replaced by women, who are more willing to accept lower salaries for those same jobs (Illo,1998; ILO,1998).

Women are not breadwinners?

Among the usual criteria for deciding who are to be retrenched first, is the presence of other income-earning members in the family. In itself, this sounds rational and persuasive, and yet the gender division of labour does enter. Both unmarried and married women become targets, due to this stereotypical notion which, moreover, is more a myth than a fact. Even official statistics reveal that of all households, women head 16.8 per cent. This figure is actually conservative, as in reality more women are primary earners for their families. These women greatly lose out because of this belief. Further, being married does not necessarily mean that a woman has an employed husband.

Gender distinctions operate to cut women out of employment more easily. In contrast, when men are targeted for retrenchment, having a working wife is seen as ‘disastrous’ from the viewpoint of male workers. This does not hold in the case of women whose husbands may be unemployed or dead, as the following cases show.

- Being widowed, Ms. Bae was a single earner, working for a textile company and raising two children. She was retrenched, and had no alternative means of livelihood.
- Ms. Cho’s husband had stopped working after an industrial accident, yet she lost her job in an electronics factory.

Chang P, 1998, “*The Impact of the Economic Crisis on Women Workers in the Republic of Korea: Social and Gender Dimension*”, prepared under the AIT/ILO research Project on Gender Impact of the Economic Crisis in East and South East Asia; p.12.

Another important factor that makes women more vulnerable to retrenchments is their under-representation in economic decision making and lack of collective strength and bargaining skills. Few women hold management positions, particularly those at the top. Women’s participation in trade unions and its leadership is also limited. Although female union membership has been increasing over the years, labour unions continue to be dominated by men. This is partially due to the traditional understanding of gender roles, but also to women’s high participation in temporary and part-time jobs. The latter makes them rarely targeted in labour unions’ mobilizing strategies (ILO, 2001; Martens and Miltter, 1994; UNIFEM, 1998).

2.1.2 Decrease in Real Wages

Crises cause significant devaluation of real wages and average income in both the formal and informal economy. Increased unemployment and decreases in wages and income are major factors contributing to the rise of poverty in crisis-affected areas.

The value of real wages is affected by a combination of several factors: decreased labour demand, increased labour supply in the informal sector, and increased inflation. In response to crisis, many enterprises reduce the nominal wages and/or retrench workers. Lack of income generation opportunities in the formal sector and oversupply of workers in the informal economy implies working arrangements with lower wages and no or little benefits. Price increases for basic commodities further devalue average income.

Women tend to be more affected by wage reductions as they are generally paid less than men before the crisis. The existing gender pay gap increases during the crisis as women's salaries often decline at a higher rate than men's. For example, during the Russian financial crisis, women's salaries dropped in some cases from 70% to 40% of male salaries (The Russia Journal, 1999). Female-headed households are especially vulnerable, since women are their only income earners, and therefore more likely to fall under the poverty line. For instance, the gender differences in real per capita income in East Asia in 1998, compared to 1996, showed an increase of 4.9% for men and decrease of 0.8% for women. Particularly striking are statistics for female-headed households in urban areas, whose real per capita income decreased by 4.2% (Knowles et al.; 1999).

2.1.3. Expansion of the Informal Labour Market, Deterioration of Working Conditions and Increased Women's Labour Participation

Financial and economic downturns often result in an expansion of employment in the informal economy. More workers enter informal labour markets due to decreased employment opportunities in the formal sector and cutbacks in average income. Wage employment and self-employment, usually through small businesses, are the common forms of job creation in the informal economy. Furthermore, employers in the formal economy may change existing working arrangements by hiring workers on a part-time, contractual, or casual basis. In effect, these changes, "informalize" working arrangements, as they lead to less job security, lower pay, and less benefits.

This expansion of the informal labour market is not gender blind. Changing working arrangements tend to affect women in particular, who end up employed as casual and part-time workers (ILO, 1998; ILO, 2001). The loss of benefits accompanying these changes is significant for all workers, although women are more affected. The loss of maternity benefits, for example, greatly reduces their ability to engage in wage work.

As men lose jobs, other members of the household, particularly young women, enter the labour market to compensate for the fall in family income. (ECLAC, 1991). Evidence from Russia, Latin America and East Asia shows an increase in women's labour participation as a result of crisis (ILO, 1998; The Russia Journal 1998, Slater 1999, ILO 2000). Limited employment opportunities in the formal economy during a crisis represent the obvious motive for women's greater involvement in the informal economy. However, there are more structural reasons behind women entering it in greater numbers: their household duties (primarily childcare), lower levels of education, and lack of skills. Also, women mostly find jobs that "replicate" their household duties, such as domestic servants, laundresses, street vendors cooking and selling food. Often, child-rearing women engage in piecework at home, or in temporary or part-time factory work. Young women and girls may find employment in

the sex industry and work as prostitutes or dancers. An increase in the number of sex workers was recorded during the crisis in Russia and the Lao PDR.

By entering the informal economy, women are automatically settling for inferior working conditions, as traditional employment-related benefits and protection mechanisms are not available to those employed in the informal sector. This means that they work harder, get paid less, and do not have social security and other benefits. The gender-earning gap in the informal economy is also greater than in the formal economy, implying even lower earnings for women. In addition, working conditions may be particularly hazardous for women; for instance sex workers are exposed to STDs and at greater risk of violence.

After the financial upheaval, "...Russian women were pushed out of the professional sector and forced to accept low-pay, unskilled, labour-intensive and often illegal work, according to economist Zoya Khotkina. As Russia is a country where single-income households are neither realistic nor traditional, many women have not stopped working, but in desperation resigned themselves to jobs that are beneath their skills, education and abilities. Khotkina notes the predominance of women *chelnoki*, the merchants who people Russia's countless outdoor markets every season of the year. Of the ten million *chelnoki* in Russia, 70 percent are women. Many of them work over ten hours a day: on their feet, in inclement weather; and are solely responsible for the transport of their heavy goods to and from the market. The work is long, demanding, brutal and largely black market. Women's work is getting more and more illegal and even criminal. It is understood that black market sellers have no legal rights and no workers-benefits. And they are easily replaced.

"*The Economic Crisis Hurts Women and Families First*", report from the round-table discussion "Women's Labour in Crisis" organized by the non-governmental organizations in Moscow, "The Russia Journal", 8-14 March 1998, <http://www.russijournal.com/printer/weekly/1166.html>

Finally, women comprise a significant proportion of self-employed workers that mostly set their small businesses in the informal economy. They include small retail shops situated in homes or stalls at the public markets, laundry and cleaning jobs, sewing and repairing services. These businesses are usually self-financed or supported by capital borrowed from relatives, private money lenders, or specialized banks. Due to the decrease of available micro-credits and increased interest rates, access to credit becomes very difficult during financial crises. Experience shows that credit schemes decrease due to the banking crisis, thus forcing small-entrepreneurs to look for other sources of capital. Expensive private moneylenders are often the only choice. Given their traditional difficulty to access credits, the decrease in availability of cheap credits limits further women's employment possibilities.

2.1.4. Labour Migration

Migration is one of households' preferred coping strategies in crises. Motivated by economic pressure and lack of employment opportunities, migration aims to sustain a household and increase its income through remittances. Actual migration flows depend on the specific economic conditions and overall impact of a crisis. For example, during the crisis, in most Latin American countries large numbers of people migrated from rural to urban areas. The case of the East Asian crisis is particularly interesting as people were mostly returning to rural areas (from which most of the urban industrial labour force originated) and to neighbouring countries, also affected by the crisis. This "reverse" migration had a number of

negative impacts. Households were deprived of a critical part of the income they had been receiving through remittances and were forced to reduce consumption of basic services such as health or education. (Watkins, 1998). Furthermore, the return of workers placed additional pressure on rural economies, already ill-equipped to support them, and prompted new trends of clandestine migration (ILO, 2001).

“Phyllis Domingues is a smallholder farmer and mother of four living in West Nussa Tenggara, one of the most deprived areas in Indonesia. Until November 1997, she used to receive the equivalent of around \$15 from a brother working in Jakarta. This supplemented her income from agriculture and the sale of *Iikat*, a locally produced cloth, financing about 1/3 of the household spending. Phyllis Domingues’ ability to purchase food, clothing education and health services depended from her brother’s remittances. Today, however, her brother is unemployed, having lost his job in a factory producing iron rods for the construction sector. Asked how she will cope, Ms Dominguez responds “How can we cope? The choice is simple: we eat less, or we take the children out of school. Which choice would you make?”

K. Watkins, 1998, “*Economic Growth With Equity – Lessons from East Asia*”, in “Oxfam Insight”, p.140.

Men are more likely to migrate in search of jobs than women. This is associated with a number of factors, such as women’s lower mobility due to extended household and child rearing responsibilities; lack of necessary skills; or social stigma attached to female migration. In response to crises, male migration intensifies, but so does female’s. For example in Russia, women migrate to Western Europe and the Middle East, mostly for sex work.

Migration often puts additional pressure on individuals and families through an increased sense of alienation and the erosion of family ties and social identity. Female migration often runs against traditional patriarchal attitudes, and women migrants in some societies may be stigmatised as prostitutes. When they return home, women may find themselves in an even more vulnerable position, rejected by their communities and families. Furthermore, migrant workers are in a disadvantaged position as they often have illegal status, are employed in low paid jobs, and labour under difficult working conditions. Women migrants are also frequently at a greater risk of sexual harassment and violence.

On the other hand, migration may also have empowering effects for women, if they migrate to areas with greater equality of opportunities for men and women. For example, migration from rural to urban areas may open new prospects for women’s education and employment since girls’ school enrolment or women’s wage work may be more socially acceptable.⁵ Increased employment opportunity as well as education and training may also lead to higher pay and greater control over their own resources and destiny.

⁵ This might include greater access to school facilities, to information on government grants and scholarships, government reinforcement measures to ensure that children are receiving compulsory primary education.

2.2. Deterioration of Quality and Access to Social Services

Quality and access to social services tend to decrease as a consequence of financial crisis and austerity measures taken by government. In spite of government efforts to maintain previous levels of spending on basic services such as health or education, those services are inevitably affected by the overall cuts in public expenditures. Simultaneously, utilisation of the basic services, particularly health care, becomes more expensive. This is often due to heavy reliance on imported drugs and medical equipment, that are particularly sensitive to the currency fluctuations and price speculations which usually characterize financial and economic downturns. Higher prices coupled with the lower average household income and less government spending makes them less accessible, particularly to the poor. Consequently, poor households are likely to consume fewer services and of lower quality than needed. This may have serious adverse effects on human development and reduce significantly their future income-earning capacity (Knowles et al., 1999).

“Where services have become prohibitively expensive or have declined in quality, unaffordable health care and poor sanitation can have serious implications for families’ health. When declining provision of the social and economic infrastructure means that children are not attending school, because their parents cannot afford fees, or that households are depending on child labour to maintain current consumption, it will affect households’ income-earning capacity not only in the present but also long into the future”

C. Moser, 1996, “Confronting Crisis: A Comparative Study of Household Responses to Poverty and Vulnerability in Four Urban Communities”, Report prepared for the World Bank, p.7.

2.2.1. Health

The quality and accessibility of health services may deteriorate significantly as a consequence of crisis. A public health system faced with shortages in material and resources may not be able to maintain pre-crisis levels of service provision nor invest in more advanced medical treatments and equipment. Cuts in public expenditures also adversely affect public health programmes such as immunization or environmental health, thus increasing the possibilities of spreading communicable diseases.

Women are disproportionately affected by reduced access to health services due to their reproductive health needs and because they assume care for other members of the household such as children, the elderly, and the sick or disabled. Overall, their health deteriorates as their diet as well as their health needs are neglected. The quality of households’ diet declines in crises, thus increasing deficiency-related diseases, particularly among women and girl children. Experiences from East Asia show that the number of pregnant women suffering from pneumonia increased during the crisis in Thailand by 22% as a result of low quality nutrition and the priority they gave to their children and husbands in allocating food and care (Knowles et al.; 1999). Another example is the increase in maternal mortality rates in some Latin American countries, for example, Honduras, Jamaica and Haiti (Djekstra; 1998). In

addition, since more women engage in sex industry, the risk of sexually transmitted diseases and particularly HIV/AIDS increases as well.

The loss of jobs and struggle to survive may have negative impacts on mental health. Indebtedness, migration for work, or changes in breadwinner roles create additional stress in families. This often leads to abusive consumption of drugs and alcohol, violence in the household and, in extreme cases, suicide. For example, in the first three months of crisis in South Korea, the suicide rates increased by 36% (UNIFEM, 1998). Men are more likely than women to experience such problems in coping with crises, partly because their traditional roles of family supporters are challenged. Also, women are less prone to alcohol and drug abuse because they feel direct responsibility for their dependants and they fear social stigmatisation. Women's mental health may also suffer, though; because they are struggling to fulfil their roles as breadwinners, mothers and family caretakers, or because they are exposed to violence.

2.2.2. Education and Training

Financial and economic crises may reduce access to quality education, particularly for poor people. The relationship between reduction in public spending and decreased school enrolment, however, is not so clear or wide. The evidence from Latin America and East Asia shows some relationships between spending reductions and school enrolment, but no significant decrease in girls' or boys' enrolment has been proved. This might be attributed to several factors, among which are support programmes for girls' education provided by the government and NGOs. Nevertheless, in the poor strata of society, children were often withdrawn from (particularly secondary) school to take wage jobs and help out their household. Sometimes younger children and girls were withdrawn or not enrolled at all, to ensure education for older sons. Both drop-out rates and non-enrolment were higher for girls.

As women are generally less likely than men to be offered training or re-training, they may be the first retrenched in response to crisis (UNDP, 1998). Women's and men's access to training may change in a crisis. New opportunities may be created through the vocational training and skills development programmes offered in crisis response. However, women are less likely to take full advantage of these programmes due to the gender gaps in literacy, skills and occupational segregation. Training is also often offered in traditional male occupations or skills, thus making it more difficult for women to enrol. Another obstacle is the lack of adequate support for women trainees; as their extended reproductive and productive activities leave them little time to attend courses. Childcare facilities and flexible hours are some examples of useful support.

“Being the main breadwinner can make women workers much more vulnerable in the world of work. One woman interviewed in Argentina put it thus: “While I feel calmer without a husband to look after, I have only myself to rely upon, the children are still too small . . . so I must under any circumstances keep my job, but I can't take any extra time off to take the training required.... It is a vicious circle because I lose the possibility of promotion and wages do not make ends meet. I sometimes wonder if this is autonomy.””

L. Acero, 1995, "Women's work in Brazilian and Argentinean Textiles" in UNU, "Women Encounter Technology: Changing Patterns of Employment in the Third World", <http://www.unu.edu/unupress/unupbooks/uu37we/uu37we0a.htm>

2.2.3. Social Safety Nets/ Social Protection

Crises affect social protection systems and deteriorate benefits available to workers. Increasing unemployment and underemployment imply that fewer resources are entering the social security system; while more disbursements are required because more people need social protection benefits. Furthermore, the real value of benefits, if based on pre-crisis wages, may decrease with inflation. Governments often hesitate to impose necessary adjustments because of the crisis and the increased need to cut public spending. Social security coverage also decreases with the "informalization" of employment, as workers lose their job-related benefits with the loss of their formal employment. This increases their social protection needs in the present, but also in the more distant future as their accumulation of retirement entitlements is curtailed (ILO, 1998). Women are in a particularly vulnerable position, being mostly excluded from job-related benefit schemes in the first place. This is due to the nature of their employment (often casual, part time and in the informal economy), and because they are not always recognized as workers with family responsibilities.

If systems of social assistance are weak and underdeveloped, the impact of crisis on poor households tends to be even worse. This was a particular problem during the crisis in East Asia where most of the countries had weak social protection systems, with limited coverage, inadequately low benefits and absence of unemployment benefit schemes or even national pension schemes.⁶

2.2.4. Women's Burden Increases - Women as Providers of Last Resort⁷

As mentioned earlier, households employ a number of strategies in their effort to reduce the impact of crises and ensure satisfaction of basic needs. Besides migration and increased participation of family members in the labour force, they also increasingly give up external assistance for domestic work. Given that this work is traditionally assigned to women, they end up shouldering a disproportional share in their household adjustment to the new economic circumstances. They are working harder to substitute for the goods no longer affordable and the social services no longer accessible to them (Elson, 2001). At the same time, they are entering wage employment or engaging in additional income-generating work. This adds onto their extended household responsibilities. While men and women usually put the same amount of hours in productive work, men put significantly less hours in reproductive and community work (Moser, 1996). Thus crises worsens women's tendency to work longer hours than men.

⁶ Except the Republic of Korea.

⁷ Diane Elson, International Financial Architecture – The View from the Kitchen, 2001.

“Basically, housewives are the ones who have to find ways of making up for changes in the labour market and in the provision of public services. This means a permanent search for ways of resolving problems of consumption: from what to give children to eat for supper when there is no money in the house, to looking after the sick person when hospitals are in crisis (which means standing in long queues, or looking for other alternatives when hospital is not an option, difficulties in access to medical care because of lack of money for fares, etc). In these periods, the administrative role of a housewife increases too: in order to administrate resources better she has to go to more shops, go further away from home, spend more time in checking prices, etc. On the other hand, the reduction in consumption means that the housewife has to produce more goods (she has to make things that she could buy when times were better) with reduced number and quality of physical resources.”

M. del Carmen Feijoó, E. Jolin, 1987, *“Women from Low Income Sectors, Economic Recession and Democratisation of Politics in Argentina”* in *“Invisible Adjustment: Poor Women and the Economic Crisis”*, UNICEF, pp.34-35.

The general deterioration in working conditions in households and communities further contributes to the accumulation of additional working hours for women. As crises unfold, the household and community resources erode and women require more time to complete their regular domestic work. Longer time to perform domestic duties like cooking or fetching woods, for example, also means that women will have less time for productive work, which limits their opportunities to provide or contribute to household income.

“Initially bills cease to be paid: mortgages, if there are any, gas and electricity bills, and finally water bills. This means that women are obliged to cook with wood, which in many cases means that they also have to gather wood, to fetch water from public standpipes some distance from the home, etc.. Subsequently, household possessions are sold off, the refrigerator, the cooker, crockery, clothing, materials to repair the home and others. All of these sales place further burdens on women, as they deprive them of their essential tools for carrying out domestic work. Finally, things which wear out, such as clothing, shoes and household equipment are not replaced. Nor does the family possess the minimum cash necessary to pay for transport in search of work, as all the money gathered is spent on food. In addition, the place of purchase as well as the amounts spent and the volumes purchased change, as a result of which domestic work becomes excessive. Nor is it possible to plan for the future”

UNECLAC, 1991, *“Major Changes and Crisis: The Impact on Women in Latin America and Caribbean”*, p. 76.

When discussing women's ability to engage in income-generation work, it is also important to look at household structure. In extended households, some of the domestic work can be allocated to other cohabiting women, thus leaving more time for productive work (Moser, 1996). For example, daughters are often called upon to help in the household with childcare and other domestic duties. The need for their work during crises may influence the decision to keep or take them out of school.

2.3. Changes in Communities and Households

2.3.1. Erosion of Social Capital

Crises may have both positive and negative impacts on social capital.⁸ The way communities respond to crisis depends on their individual coping abilities. In some communities a crisis may lead to greater cohesion and the establishment of new relations and ways to overcome problems; for instance, neighbourhood patrols against crime may be organized, or women may share cooking, water, and childcare. In others, social capital may be eroded by escalating crime and violence usually attributed to increasing unemployment and drug and alcohol abuse. Personal stress and frustrations may also increase tensions in households and communities, contributing to the overall feeling of insecurity, uncertainty, and isolation. In general, households are less likely to support community if their assets are exhausted, and vice versa. Since many women engage in income-earning activities, their community managing activities (usually critical in ensuring the provision and maintenance of basic community services) also decrease. Thus, economic pressure may weaken community participation, with longer-term implications on social cohesion. (Moser, 1996; Robb, 1998; Knowles et al., 1999).

2.3.2. Changes in Household Structure

Household structure may change as a result of crises. The average household size may increase, as some families join during a crisis. Female single-headed families often respond to crisis hardships in this way. For example, during the Russian crisis, many single mothers came to live with their extended families, sharing that way the expenses and child-care with other family members.

In some cases, children who started their own families may continue to cohabit with their parents, unable to separate due to economic hardships. Cohabitation of distantly related or unrelated families is another phenomenon. These may be integrated families, or groups who share the same plot and/or live at the same dwelling. This phenomenon was often observed after the financial crisis in Chile and Brazil (ECLAC, 1991).

Some family members may also leave in search for jobs. These are usually men or young women, but sometimes whole families start to move looking for paid work (UNICEF, 1987). Migration tends to increase the number of single-headed households.

⁸ Social fabric or social capital being defined as norms, trust, reciprocity networks (Moser, 1996).

Crises bring other changes in household structure and family life. As mentioned earlier, the number of active individuals or workers per family increases; more women enter wage employment, while children engage in a number of informal and self-employment activities.

“The woman's salary often became a subject for conflict within the family group, especially if men earned less or were unemployed. This is how this conflict was expressed by one of the women interviewed in Argentina: My marriage started to break down when I began working outside. I mean recently. I started being more independent and he saw that . . . My salary was higher than his. I could earn more than he; for example, I began dressing the girls, buying clothes for myself . . . and still there was enough for transport. His salary was not enough even for himself, because he was getting less than me. I think that made him mad . . . because I had more chances than he did. So things started going wrong....”

L. Acero, 1995, “*Women's work in Brazilian and Argentinean Textiles*” in UNU, “*Women Encounter Technology: Changing Patterns of Employment in the Third World*”, <http://www.unu.edu/unupress/unupbooks/uu37we/uu37we0a.htm>

Due to the traditional understanding of gender roles, conflict among partners may increase when women enter wage employment. In situations of prolonged unemployment, some men may find it difficult to accept that they are no longer main breadwinners. Some may leave, even to become homeless, thus further weakening family's ability to cope with crisis.⁹ Children's development may be constrained by their growing up without fathers; besides psychological effects, they are withdrawn from schools to help the household income, or have to work long hours after school. Consequently, family ties may be broken and the family's role as a social, residential and educational unit becomes undermined (UNICEF, 1997).

2.3.3. Changes in Gender Identities

Crises impose challenges to the traditional gender identities. Traditional gender division of labour may break down. Women may enter traditionally male occupations like fishing in open sea, as happened during the Indonesia crisis. At the same time, men may engage in some work activities traditionally assigned to women, such as fish salting. (Knowles et al., 1999). The transition from unpaid to paid work is quite significant for some women. For example, during the East Asian financial downturn, “rural women experienced greater earning power through intensified economic activities on farm, informal trade and new opportunities in enterprise development, such as road side restaurants.”¹⁰

Nevertheless, financial and economic downturns may also revoke traditional views on gender roles. During the East Asian crisis, women were publicly invited to reassume their supportive roles and stand by their husbands. In most cases women tend to be more

9 For example, during the crisis in Korea some men who left their families became homeless, living on charity (ILO, 1998).

10J. Knowles, et al., 1999, “Social Consequences of Financial Crisis in Asia”, p.42.

discriminated at the work place during a crisis. The prevailing “male breadwinner bias” makes women more vulnerable to retrenchments and less eligible to crisis recovery packages. In countries where women enjoyed greater equality with men at the work place, like Russia, the crisis made them lose their gains and caused a general re-emergence of traditional patriarchal values.

2.3.4. Increase in Violence

Financial and economic downturns can contribute to the general increase in conflicts and violence. A crisis often fuels existing social tensions in affected societies and exaggerates tensions within the household. The most recent example are the street riots in response to the economic crisis in Argentina. Social unrest, however, may take more severe forms than looting and destruction of property. During the Indonesian financial crisis, four hundred Chinese women were raped in the outbreak of violence against the ethnic Chinese business community.

Crises put additional pressure on households, leading to the increased conflicts among household members. Domestic violence against women increases sharply during crises.

“The evidence is anecdotal but the strains of financial hardships are leading to more violence at home. “If I don’t have enough food in the house my husband hits me” says a woman selling chillies in a city market in Indonesia.”

“The International Herald Tribune”, 12 June 1998, cited in UNIFEM, “Women in a Global Economy: Challenge and the Opportunity in the Current Asian Crisis ”, 1998, <http://www.unifem-eseasia.org/Resources/GlobalEconomy/Section4.html> , p.4.

Overall job insecurity and women’s increased vulnerability to retrenchment trigger a rise in sexual harassment and assaults at work. Many of the recorded incidences of work place violence during the East Asian crisis were linked to downsizing and threats of layoffs. The anecdotal evidence from Korea, Russia, Argentina, Mexico and other countries affected by crisis shows an increase in demand for counselling related to domestic violence and sexual harassment at work.

The violence women suffer affects their ability to engage in income-generation activities and domestic work. Furthermore, it seriously damages their capacity to cope with crisis, thus damaging the capacity of the entire family and society.

2.4 Crisis Recovery Programmes

2.4.1 Gender Issues in the Crisis Recovery Programmes

Governments undertake a number of short- and medium-term measures to mitigate the effects of a crisis. These measures may be aimed at intensive employment creation, such as public works; or at the provision of income replacement, such as unemployment benefit schemes. The measures are rarely gender-neutral. They generally favour men since they are designed within the existing employment structures and traditional perceptions of the gender division of labour. Based on the male breadwinner concept, government measures assume that women and children will be supported by their husbands and fathers (Elson, 2001).

Designed to assist unemployed men, emergency employment creation programmes and redeployment schemes predominately reflect men's skills and employment needs. Public infrastructure-rebuilding works almost exclusively employ men, as women traditionally do not participate in construction works. Women are also less mobile and less likely to work on distant construction sites because of the extended household and childcare responsibilities. Another example is the creation of micro-credit programmes for self-employment, that may fail to reach women unless they are particularly targeted. This is due to women's traditionally reduced access to credits. Micro-credit programmes may also fail to meet women's specific needs, such as business training, advice, and information. To access cheaper loans, women may be required to attend numerous meetings, which puts additional pressure on their time and thus actually increases the real cost of the loan.

The measures intended to improve workers' social protection also favour men due to the nature of their employment. Men tend to work in the formal economy, in more stable jobs, and in larger firms where unemployment insurance is compulsory. Women, on the contrary, predominate in the informal economy and among part-time and casual workers. They also concentrate in small enterprises, usually outside of the social security system coverage. For all these reasons, women are less likely to benefit from unemployment insurance, severance payments, or minimum wages. If unemployment benefits are related to the length of insured employment, women are further discriminated as they tend to have shorter periods of insured employment, primarily due their extended family obligations.

2.4.2 Gender Issues and Structural Adjustment Programmes

In response to financial and economic downturns, governments also undertake stabilization and reform programmes negotiated with the IMF. The social effects of these structural adjustment policies are similar to those of the crisis itself. They too have different impacts on men and women, some of which were already discussed in sections 3.2 and 3.3. It is important to stress again the important role women' extra work plays to compensate the losses households experience in crises and structural adjustment programmes. That work, as it is often stressed, represents an important contribution to the national efforts to bring the economy under control (UNICEF, 1987; Elson 2001).

Experience from East Asia and Latin America also highlights other gender-specific effects of structural adjustment. Privatization of government-owned enterprises – especially public services, where women mostly concentrate – often leads to a deterioration in women's working conditions and layoffs. Export promotion may lead to an expansion of export-oriented industries, such as through the creation of "Export Processing Zones" (EPZs). Although this may mean more jobs for women, EPZs employ predominately young women, under very poor working conditions. Some critics point out that the export sector is made competitive predominately thanks to women's cheaper labour. Another example is the

liberalization of food imports. This may disproportionately affect rural women, who could suffer income losses linked to difficulty for their food crops to compete with imported ones.

Furthermore, experience shows that gender inequalities weaken the effectiveness of stabilization policies, as they are an obstacle to the efficient allocation of resources (Elson, 1995). For example, in some Latin American countries, programmes aimed to meet the urgent problems of adjustment targeted exclusively male heads of households, thus failing to utilize women's skills and provide them with the sources of livelihood. (Benería, 1999).

“Unequal gender relations will prevent many women from taking advantage of market opportunities. In order to participate on an equal footing in a market economy, women should have the same resources in terms of health and education, should be free from gendered violence, and should have equal access to assets such as property, credit, time, other state services and jobs. This is usually not the case. In consequence, fifty percent of the population is not or less able to benefit from market reforms. This is expected to hamper the "supply response" of reforms. This will be even more serious if an increase of production is supposed to come from production that is currently mainly carried out by women....”

G.Dijkstra, 1997, *“Crisis, Adjustment and the Dynamics of Gender Relations in Central America and the Caribbean”*, prepared for the meeting of the Latin American Studies Association on 24-26/9/98, p. 11 <http://lasa.international.pitt.edu/LASA98/Dijkstra.pdf>

3. RECOMMENDATIONS FOR ACTION

Recognizing the different impacts that financial crises and governmental austerity measures may have on men and women is crucial for effective crisis management and prevention.

Post-crises recovery offers a “window of opportunity” for social transformation and breaking down gender inequalities. It provides a chance to reinforce policies and strategies that protect women’s social and economic gains and contribute to their greater equality in the working place, household and community. Specific measures to contain crises should capitalize on positive changes in gender roles such as gains women have achieved in access to employment and training (ILO, 1998). Gender analysis must be an integral part of the design, implementation, monitoring and evaluation of crisis recovery programmes.

The following measures are recommended to ensure gender is mainstreamed into analyses of crisis impact and into crisis recovery packages.

3.1 Labour Markets

A crisis offers an opportunity to reinforce and advocate changes in existing policies and practices that will bring more equality to the work place. Particular attention needs to be paid to labour information systems, institutional capacity, and regulative frameworks.

3.1.1 Collection and Analysis of Labour Information

Gender analysis, gender disaggregated statistics, and community-based participatory methodologies help determine impacts of crisis, but also plan, implement, and monitor crisis recovery programmes. Community-based participatory methodologies are particularly useful to highlight distinct impacts of crisis on men and women. This information should be routinely collected and regularly updated at different levels, including government and policy makers, the private sector/employers, labour unions and development agencies (UNIFEM, 1998).

Information on employment and work patterns needs to be collected for both the formal and informal economy. Information on the informal economy is important because women concentrate in this sector, but also because it often falls without the scope of labour regulations. Gender-disaggregated information on levels of education, occupational segregation, division of labour, structure of household, and level of community organization are also important to estimate the effects of crises and coping capacities.

These data should be routinely analysed to examine and understand the different roles, positions, and contributions to the economy of men and women (UNIFEM, 1998). Gender analysis should be incorporated systematically in the formulation, implementation and monitoring of crisis recovery policies and programmes; and the specific impact of these policies and programmes themselves on men and women needs to be properly calculated.

Gender-disaggregated data and gender analysis should also be used as a management tool in private sector enterprises to observe work patterns, skills and training needs of female and male workers. Labour unions should use them to monitor trends in women's membership, leadership participation, and needs. Furthermore, they may help both employers and labour unions estimate the effects of a crisis and design appropriate response measures.

3.1.2 Building Institutional Capacity

Institutions and social partners need a stronger capacity to recognize and address gender issues, and to take affirmative action. This should be coupled with a promotion of equal participation and representation of women in all processes of decision-making (ILO, 1998). Gender-sensitisation of policy makers, labour ministries, labour unions, women groups and the private sector is an essential step, to be undertaken through gender- awareness training and direct technical assistance.

Labour unions should particularly encourage active participation of women in decision-making and leadership. They should use specific strategies to increase women's representation in membership and to reach women currently not in organized trade unions. Of particular importance is ensuring that women's concerns are included in all policy negotiations. Other strategies may include: providing training for women in union management, collective bargaining and negotiation; collaborating with NGOs and women's organisations on issues related to social protection, for instance; and promoting a legal environment for combating gender discrimination (UNIFEM, 1998).

Employers' organisations may also play an important role to increase women's participation in decision-making; in particular women's representation in senior management, as well as in key industry decision-making bodies and their organisations. They may also implement programmes to stimulate and assist women's entrepreneurship; for instance, promoting business counselling, linkages with women's business organisations, training in marketing and management, and access to productive resources. Particular attention should be paid to developing a family-friendly work environment, with flexible work arrangements for parents.

Also crucial is strengthening the work of the diverse women's organisations, and helping make their voices heard in the formulation of national policies. Partnerships with such organisations may prove very useful; in particular with associations of working women, environmental groups, grassroots advocacy organisations, female-dominated NGOs, and other community-based women's groups (ILO, 2002).

Gender-neutral employment policies need to be promoted at all levels. Equality in hiring, retrenchment, dismissal, wages, bonuses, retrenchments, and family responsibilities need to be guaranteed (ILO, 1998). The large scale of job losses in economic downturns warrants their close monitoring to avoid gender discrimination. Retrenchments should also be the last option. Other approaches should be encouraged, such as job sharing, retraining for different jobs in the same enterprise, government-subsidized severance pay, and insurance for certain categories of workers (ILO, 1998). These policies are particularly important for women as they enable them to keep their jobs in the formal economy, with all related benefits such as maternity leave.

3.1.3 Regulatory Framework

An adequate legal and regulatory framework is indispensable to ensure and facilitate the above processes. Governments should be encouraged to ratify ILO international labour standards and create a favourable framework, particularly along the lines suggested by Conventions No. 111, on Discrimination; No. 100, on Equal Remuneration; and the Beijing-Plus-Five Platform for Action. Likewise, they should be encouraged and supported to ensure effective implementation of that framework.

3.2 Employment Creation Programmes

The immediate and short-term response measures to mitigate the effects of a crisis should target predominantly these groups least able to cope with those adverse effects, (Knowles et al., 1999). In particular, they should be designed to anticipate and monitor gender bias in access to crisis recovery packages. Programmes such as employment intensive works, training, and micro-credits for job creation can be useful short-term interventions, granted they integrate gender concerns.

3.2.1 Public Works

Specific measures should ensure adequate participation of women in public works programmes. Targeting policies should be gender sensitive and aimed to assist those in most need. For instance, focusing only on heads of households will discourage women's participation, as in the case of many programmes in Latin America (Benería, 1999). Wage levels should be carefully set not to exceed local wages; to prevent workforce overflows from the whole economy, that may hamper access to those programmes by the poorest. Naturally, men and women should earn the same wages.

Information on these programmes should be disseminated in advance, through various channels of communication. This allows reaching women and men living far away from main administrative centres, and gives women time to reorganise their household duties. Local leaders, national implementers and technicians should be encouraged to adopt more positive attitudes towards women's work on construction projects and to be proactive in recruiting women. Additional training in traditionally male skills or other skills on the project site itself can be particularly empowering.

Experience also shows that men and women participate equally in public work programmes when child-care services are provided, public works are located near workers' homes, flexible working hours are allowed, and home-based production is included as a work option. These measures help women to manage better their domestic and wage work, and thus increase their chance to take advantage of these programmes. They also contribute to family cohesion, as men and women are not required to live far from their families or commute for long hours to and from work.

Finally, public works should be designed to produce socially useful structures. Community participation is essential to that end. Women should be involved, as members of the community, in planning, decision-making, and implementation of these projects, to ensure their priorities are taken into account.

A much-cited success story is the Maharashtra Employment Guarantee Scheme (EGS) in India, which provides unskilled employment opportunities for the rural poor during periods of slack agricultural labour demand. Unlike other public works schemes, EGS has had a high level of female participation, rising from 41 percent in 1979 to 53 percent in 1987, and including female heads of household with dependent children. The localised nature of the employment offered and the systematic provision of childcare reduce the costs of women's participation. Also, there is no overt gender discrimination in wages. Women's earnings from participation in EGS can form as much as 30 percent of household income.

BRIDGE, 1995 "*Public Works, Private Exploitation: Women in Employment Schemes*" in *Development and Gender in Brief, Issue 2 Poverty Reduction Strategies*, <http://www.ids.ac.uk/bridge/dgb2.html>

3.2.2 Training and Retraining Programmes

Training programmes to strengthen women employability should respond to changes in the labour market; in particular self-employment and wage-employment. They should provide primarily for skills in immediate demand.

The design of training and retraining programmes should pay special attention to women workers; encouraging their access to on-the-job training, skills upgrading schemes and business training that proactively target women.

To avoid gender tracking, education and training programmes should articulate gender equality in opportunities and promote broader non-traditional career opportunities (ILO, 1998). Training curricula should be examined and revised to ensure they are gender-sensitive. Training in non-traditional skills should be provided for women to enable them to break occupational segregation and have an opportunity for higher-paying jobs. Incorporation of legal literacy, empowerment, leadership and decision-making in training programmes is equally important.

Training should also reflect the realities of the current labour market by taking into account women's increased employment in informal sector and in EPZs.

Obstacles to women's participation in training have to be addressed; for instances by adjusting the time and location of training to women's needs, and providing child-care services.

3.2.3 Micro-credit for Job Creation

"Women's enterprises are the safety nets of many rural and urban families."¹¹ Micro-enterprise development may be a very helpful strategy to provide sustainable income

¹¹ J.F. Illo, 1998, "Gender Dimension of the Financial and Economic Crisis in the Philippines" in the "Philippine Labour Review", Vol. XXIII, p.98.

generation for women and their households. Special attention should be paid to increasing women's access to micro-credits, by establishing special micro-credit services for women and gender-sensitive targeting. Other services such as training in business planning and management are also important to increase women's ability to obtain loans and further develop their businesses. Procedures for obtaining credits and those regulating repayment should be made women-friendly, so they are easily manageable and do not put additional constraints on their time. Specific credit schemes for women should be encouraged; through specialised micro-finance institutions, but also commercial banks.

In the Philippines, the innovative women's rural bank in the Batangas Province applies an interesting approach to provide women access to credit. In partnership with local NGOs, it provides training in planning and management skills as well as additional assistance in developing business plans.

“..The bank can refer women borrowers to NGOs for technical advice and assistance, and women are able to study the market, sources of materials, perspective costs and revenues, and the like. Meanwhile the bank is more confident about the loan being used productively and being repaid. Following the example of local moneylenders, the bank fields collectors who make daily rounds to collect daily loan repayments. Unlike moneylenders, however, the bank applies the minimum market interest rate and its collectors receive savings deposits from women (and few men) borrowers. Unlike other groups with micro-credit projects, the bank does not take out women away from their businesses to attend the meetings or pay their loans. The transaction costs are borne by the bank, not the borrowers. Probably not a very good business practice but definitely a highly women-friendly system, particularly in the present environment where banks are too concerned with distressed big businesses to trouble with the very small ones.”

J.F. Illo, 1998, “*Gender Dimension of the Financial and Economic Crisis in the Philippines*” in the “*Philippine Labour Review*”, Vol. XXIII, p.99.

3.3 Social Safety Nets, Social Security and Protection

Efforts should be made to preserve access to health and education and good quality services. To respond to the crisis-induced deterioration of health, particularly among the poorest part of the population, public health services should be expanded, and made easily accessible and affordable (ILO, 1998). Gender-conscious policies and interventions supporting education of girls and boys should be further strengthened, with increased focus on girls. For example, the more proactive, gender-sensitive policies applied by the Indonesian government during the Asian financial crisis, enabled more girls and boys to stay in schools than would have been expected without that intervention. This was achieved through scholarships and block grants. “Half of all educational scholarships (1.8 million scholarships at the primary level, 1.65 million at the junior secondary level, and half a million at the secondary level) were allocated to girls”.¹²

Social security should become available to all workers regardless of their work status, (permanent/temporary, full-time/part-time, etc.) and gender. This can be achieved by ensuring

¹² Aslanbegui N. and Summerfield G., *The Asian Crisis, Gender and the International Financial Structure*, Feminist Economics Volume 6, London, Routledge Journals, 2000, p. 90.

that there are safety nets such as universal unemployment insurance and social security. Extending the coverage of existing pension funds and ensuring that minimum pension is available to a large number of people are important too. Better enforcement of severance pay, where it exists, can improve further social protection against unemployment. This requires stronger labour inspection, firmer action by courts, better trade union organisation and greater workers' awareness on their entitlements (ILO, 1998).

Social security should be extended to cover workers in the informal economy and homework. This is particularly important for women, as they concentrate in these sectors, and therefore do not benefit from employment-related social benefits. Also, the "male breadwinner" bias in social provision should be discouraged; men and women should receive similar benefits.

Social security should be available to all workers regardless of their working status, gender, and whether they operate in the formal or informal economy. For women, this is particularly important as more women than men work in the unprotected informal sector, and therefore do enjoy employment-related social benefits. Also, the "male breadwinner" bias in social provision should be discouraged, and women workers should have the same entitlements as men.

3.4 Restoring Household and Community Support Systems

Decreasing women's burden of productive and reproductive work is essential to reduce household's vulnerability to crises. Restoring community support structures, establishing special family support network and voluntary social protection schemes, may reduce significantly women's workload and create space for their empowerment. The process of social dialogue plays a significant role in this area by helping rebuild eroded confidence in institutions, directing the social dynamics towards constructive purposes, and preventing the erosion of social capital. Women need to participate actively in these processes as they have both much to contribute and much to gain from them.

4. CONCLUSIONS

This paper examines the vast and varied impacts of financial and economic downturns on men and women. It focuses particularly on the gender division of labour, employment structure and occupational segregation, as important factors determining the vulnerability to financial crisis and coping capacity. Its analysis uses extensively research documents, reports and other available information on the crises in Latin America (both in the 1980s and 1990s), East Asia (1997-98) and Russia (1998), as well as research on the social impacts of structural adjustment programmes.

Two main conclusions emerge from this report.

Gender relations influence significantly the vulnerability and coping mechanisms of people in economic and financial crises. Overall, women tend to be more affected by retrenchments, reduced access to social protection, or decreases in real wages. Although entire households are mobilized to mitigate the effects of crises, women tend to bear a greater burden in that process. In addition to their domestic tasks, which often increase in crises, they take on more wage-work or other forms of income-generating activities, and assume the responsibility of providing substitutes for goods and public services that are no longer available.

Crisis recovery packages are rarely gender-sensitive and often fail to meet the needs of women. For this reason, they might be less effective in the long term as they fail to capitalize on women's resources as active actors in the development of their communities.

The report recommends the following to integrate effectively gender concerns into crisis response:

- gender-disaggregated labour market data should be systematically collected and analysed at all levels, to determine the impact of a crisis and help in the planning, implementation, and monitoring of crisis recovery programmes;
- capacity of government and social partners needs to be strengthened, to enable them to tackle gender issues and ensure equal participation and representation of women in all processes of decision-making;
- the legal and regulatory framework ought to be aligned with gender-related international labour standards;
- crisis-recovery packages need to be designed to anticipate, monitor and remedy gender bias in access to their employment creation and other programmes;
- safety nets such as unemployment insurance and social security must be ensured, and extended to cover those who work from home or in the informal sector.

Evidently, crises offer a “window of opportunity” for social transformation and the breaking down of gender inequalities. All those involved in crisis recovery programmes need to recognise these opportunities and support approaches that will reinforce policies and strategies protecting women's social and economic gains and contributing to greater inequality in the working place, household and community.

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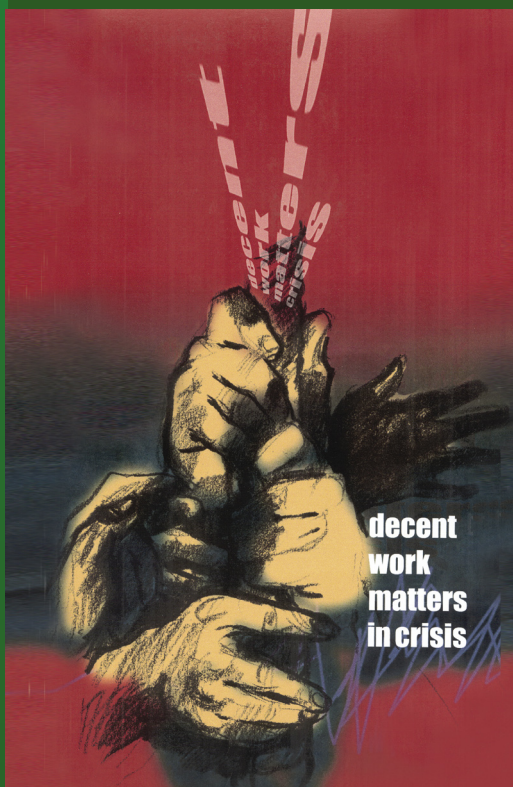
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CH-1211 Geneva 22
Switzerland

Tel. +41 22 799 7069
Fax +41 22 799 6189
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