Gender and the Economic Crisis
Women's Unpaid World: An Invisible Safety Net?

Diane Elson, University of Essex

Second Annual David Morrison Lecture in International Development Studies
(edited transcript)
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Introduction

Haroon Akram-Lodhi:
Good evening everyone, thank you for coming. I want to take this opportunity to welcome you all to the second annual David Morrison Lecture in International Development. Today's speaker is going to be Professor Diane Elson of the University of Essex in the UK. Now the order of business tonight is going to be that David Morrison will say a few remarks, and then the president of the university Professor Stephen Franklin will say a few remarks, I will introduce Professor Elson, and she will give her talk. Afterwards there will be ample time for questions and answers from what I'm sure is going to be a very stimulating and provocative talk. Without further adieu then, I'd like to welcome to the floor David Morrison.

David Morrison:
Two years ago when I retired, my wife Alena Heitlinger, who teaches in the Sociology department, and I decided to endow an annual lecture to bring to the university outstanding scholars and scholar-practitioners who have done work relevant to our program in International Development Studies, to expose our faculty and students to outstanding speakers like Diane Elson who's with us tonight but also to reach out to the Peterborough community and I'm delighted to see that there are people from the larger Peterborough community as well as from the university tonight.

One of the reasons we decided to do this was also to put the spotlight on our program of International Development Studies at Trent. It's a small program but it really is a centre of excellence that has brought to the university wonderful students over the years, many of them coming to study in our Ecuador program and our Ghana year abroad program. Many of you may not know that IDS, or Comparative Development Studies as it was in its early years, is the oldest undergraduate development studies program in Canada. We go back to 1976 when a group of us put on an interdisciplinary course entitled "Human Inequality in Global Perspective," and I'm very pleased to see that "Human Inequality in Global Perspective" is still the theme of the core course although the content has changed a lot since 1976.

The program emerged at Trent at a time of great innovation and intellectual excitement. A lot of interdisciplinary programs came onto the landscape in the late 1960s: what is now Indigenous Studies, Canadian Studies, Environment Resource Studies, Cultural Studies, and, as it was then, Comparative Development Studies. And a lot of the credit for the emergence of these programs that have become mainstays of Trent University must go to our founding president, Professor Thomas Symons, and I'm just delighted that Tom and Christine Symons are with us here tonight. Tom was an inspiration for many of us who were fairly young at that point, and sometimes a bit troublesome. He really created both structures and an environment in which conversations across departments flourished. In the case of IDS the program really emerged because at that time departments in the humanities and social sciences were decentralized across the university and the colleges. And it was through conversations with people

in Anthropology, Economics, Politics, and Sociology that a group of us said "Hey, we've got a lot in common, and I think we should be doing some stuff together," and really, out of that came the program. So, I do want to thank Tom for being that source of inspiration.

I don't want to take up any more time, but just before I ask our new President, Professor Stephen Franklin just to say a few words of greeting, on behalf of the university, to think three people among many who have made this event possible. Jennifer McCaisac in the Development office has just done a wonderful job for us in terms of the logistics of the occasion. Haroon as Chair of IDS has been a very key figure as well, as has Dana Gee, the secretary of the IDS Department. So, thank you to you as well.

So may I now call on Professor Franklin, to greet you on behalf of the university.

Stephen Franklin:
Thank you, David. Warm welcome to all of you tonight. It's good to see so many out to listen to what I know will be one of the most important and inspiring lectures that I think we'll be treated to this year. Welcome to you Diane, I know we're all looking forward to your remarks and to think about some of the important themes that you will bring. It's my understanding that your lecture will then be followed by a reception, I hope that we can begin the discussion that I know your remarks will stimulate in many people's minds this evening. So again, a warm welcome on behalf of Trent University, it's a great pleasure to have met you earlier today, and I'm really looking forward to your remarks, and thank you all for coming.

Haroon Akram-Lodhi:
Investigating socioeconomic development processes from a gender perspective, Professor Elson has in my opinion made hugely significant contributions into the study of women's position in the international division of labour, the gender dimensions of structural adjustment policies, the role of unpaid work performed by women in macroeconomic dynamics, international trade and finance, and the gendered implications of state budgetary policies. I believe I'm right in saying that it was Professor Elson who coined the phrase "feminist economics," and in so doing came up with what's become an entire subdiscipline within the field of economics. And in so doing, in this and many other ways, Professor Elson has more than once in her career set the agenda in international development analysis and advocacy.

Many years ago when I was an undergraduate, I had to read, as have some people in this room, an article that Professor Elson co-authored with Ruth Pearson, "Subordination of Women and the Internationalization of Factory Production." It was one of the first comprehensive accounts of the terms and conditions by which women were drawn into frequently exploitative, export-oriented factory production in developing countries. I referred to that article in my first-year class *yesterday*. What was notable in the treatment of gendered exploitation it offered was how it showed the integration of women into factory employment was not by definition "good" as the World Bank would have it, or by definition "bad" as many feminist activists would have it, but that the integration of women into factory employment could reconfigure patterns and systems of gender subordination, decomposing, recomposing, and intensifying forms of gender subordination.

When Professor Elson turned her attention to the impact of economic neoliberal economic restructuring on women, in the still widely-used book "Male Bias in the Development Process," which those of you in second year will have to read later on, she showed how structural adjustment policies increase women's workload in both paid and unpaid labour. This led to her critique of macroeconomic models as being

fundamentally flawed because they failed to incorporate women's unpaid labour, and in so doing failed to address the inequalities that made growth socially inefficient and unsustainable. When in the 1990s she started to engage with the nuts and bolts of government budgets and the budgetary process, she showed that budgets needed to be engendered if the inherent gender blindness—and hence gender bias—that prevails in most budgetary analysis is to be overcome.

Professor Elson is not only noticeable for her rigorous interdisciplinarity, but also in my view remarkably accessible. Over the decades her frequent interventions have shaped International Development Studies, but there are few people that I know who are better able at making complex economic models, economic thinking and analysis understandable to non-economists. She's as at home talking to women's groups in Uganda or India, as she is speaking to groups of world-class economists in Washington, or international policy-makers in New York.

Now this is because, I think in part, of a characteristic that only those who have met her, as I have been fortunate to do, can witness: the inclusiveness of her approach to economics, to policymaking and to advocacy. She's someone who, no matter who you are, or where you're coming from, listens closely to what you have to say, finds a unique or interesting point that you're making, and then shows how that point alters when a gender perspective is applied to it. In so doing, not only does the listener feel that they are being taken seriously, but also the listener is far more likely to change their way of thinking. This is why for myself, and for generations of International Development students, Professor Elson's work has been little short of a revelation. Here was someone talking about the real world in a way which we could understand, in a way which changed the way we thought about it and our the place in that world. And she does this for a very simple reason: she wants the world to change, she thinks a more socially equitable and humane form of development is possible if people are empowered.

Now when I came to Trent University, I did so in part because it offers the kind of undergraduate program in International Development Studies that takes the scholarship of Diane Elson very seriously in its efforts to produce accomplished and critical activist scholars seeking to challenge dominant orthodoxies and dominant power relations. The students this year taking Professor Solway's second year class on development theory, Professor Shaffer's third year class on international development in economic context, or Professor Beyers' third year class on law, rights and development are going to know this because Professor Elson's work is widely used in these courses. This affinity between the work of Professor Elson and the interests and concerns of students that major in International Development at Trent University make it, I believe, especially appropriate that the second annual David Morrison lecture be delivered by Professor Diane Elson.

Today Professor Elson will speak to us on gender in the global economic crisis. She'll speak for 45 minutes to an hour, after which there will be an opportunity for questions, and after the questions there will indeed be a small reception. But before she speaks, may I take this opportunity to thank you all for coming, and to ask you all to welcome Professor Elson.

Diane Elson:

First let me say how very happy I am to be here. To meet some old friends, to make some new ones. I want to thank Haroon for his invitation and to thank David Morrison for having this great idea of setting up this annual lecture series which has brought me here.

When I was talking with Haroon about what I might talk about, we thought maybe something to do with the economic crisis and how it's affecting people in developing countries. I agreed to do that, and because it's a very big topic I'm particularly going to home in on an aspect of the crisis which I think is less visible and may be neglected: "women's unpaid work: an invisible safety net?"

So first the context. We are talking about a multi-dimensional crisis. Even before Lehman Brothers went bust about a year ago, there was already in many developing countries a serious crisis of rapid rises in the price of food and fuel. And then on top of that, in the last year, the backwash effects of financial crisis in the Global North, slowing down growth and in some key cases even leading to falls in output in developing countries. I'll say a little bit about how that backwash effect has happened.

One important way has been the fall of remittances. People here in cities in Canada, in cities in USA, in cities in Europe who had migrated from developing countries have either been losing their jobs or they've been earning less than they were before, and so the remittances they were able to send home have fallen. Our banks have been lending less to developing countries. Big financial institutions have been investing less in the shares of firms in developing countries. Some countries like Italy for instance, have started to cut back on their foreign aid. I don't think Canada and the UK have done that *yet*. But we may see more of that happening. And less demand for exports: we have been buying less clothes, less cut flowers, less new electronic goods, all things that are exported from developing countries. The Chinese have been buying less iron ore, less minerals of all kinds. So there has been a fall in the exports of many developing countries. And so that's how, although *they* didn't have a financial crisis last year, nevertheless they've been caught up in the effects of *our* financial crisis.

It is of course an uneven crisis. Across countries, locations and social groups it's having different effects. I was just in New York last week talking to an African woman who's a leader of the gender team in the United Nations Development Program. She said she'd just come back from Uganda, where the president was saying "crisis, what crisis? In Uganda our growth rate hasn't slackened, we're still doing ok." But that's not of course true of many countries. At the other end of the spectrum, you've got countries which have seen falls in the absolute level of their national output, their per capita output, just as we've seen in some of the richer countries. So different for different countries, different for different social groups.

And it's not just a crisis for economies, it's a crisis for humans; but its also a gendered crisis which is going to have different impacts on different groups of women and men. It's shaped by gender norms about who does what kind of paid work, and it's going to evoke different responses from women and men, shaped by gender norms about who does what kind of unpaid domestic work: that work of taking care of children, sick people, old people, able-bodied adults, cooking, cleaning, fetching water, fetching fuel, the kind of work that men do too but which is much more done by women. And particularly shaped by a view of who has responsibility for trying to ensure the well-being of children in the crisis.

In trying to work on this we face an important *knowledge deficit*. A deficit in the kinds of information that we need on the human, including the gender dimensions, of this crisis. If I was standing before you to give a lecture purely on the *economic* dimensions of the crisis, I would have a wealth of information. I would have lots of tables, lots of charts, I would do very fancy graphics and so forth, because we get daily data on what's happening to the exchange rate, in fact hourly data on what's happening to the exchange rate and what's happening to the price of shares. We get very rapid data, certainly monthly data, on what's happening to things like imports and exports. We get quarterly data on what's

happening to the national output. And in rich and middle-income countries, we will get quarterly data on employment.

But for many of the things we're really interested in, about how the crisis is affecting *people*, we still don't yet have timely data. Or comprehensive data on what's happening to people's health, to education, to their income levels, to the kinds of work they are doing, and particularly we don't have timely data on what's happening to people's unpaid work. So that's one of the challenges that you face when you're trying to carry out research on this topic.

If we're thinking about the role of women's unpaid domestic work in times of crisis, we can ask: does it provide a safety net, albeit an invisible safety net? This is often invoked with talk about coping strategies: "there's a crisis affecting lots of poor families in poor countries, but they devise coping strategies, and in these coping strategies women's unpaid work is particularly important and provides some kind of safety net." Although not one that the Minister of Finance will have any statistics about on his desk each week. So that's one question.

But then I think there's a rather more awkward question: Is this work an intensifier of the recession? If unpaid work expands, might this not be something that actually deepens the recession, in ways that I'll explain and talk about. And also, will it be an intensifier of gender inequality? We've seen a lot of progress in many countries towards reductions of various kinds of gender inequality. In education, in the labour market for instance. Will the economic crisis and the role of women's unpaid domestic work in it actually reverse some of that, narrowing the gap, and could it intensify gender inequality? So those are three questions, and of course the answer might be "all of the above." We'll revisit that towards the end of the lecture. But in looking at this we will need to understand the interaction between unpaid domestic work and paid work. I want to start off with a little bit about what we do or don't know about paid work.

First: what do we know about the impact of the crisis on waged employment. There are a couple of things that I've come across recently. One is a report from Oxfam International, a discussion paper that they put out in March 2009 with a headline "Women's jobs are first to go." And they gave data about the loss of women's jobs in Sri Lanka, Cambodia, Nicaragua, the Philippines, typically in export industries producing garments, textiles, electronics for western markets. But I don't think we should jump too easily to the conclusion that this is a crisis in which it's women's jobs that are the first to go and it's a crisis in which the burden of unemployment and job loss is disproportionately borne women. It all depends on the kind of economy you've got.

So if you're an economy that's producing lots of garments and textiles and electronic equipment for export yes you will see a very visible loss of jobs for women in those factories because those are the kinds of industries in which employers still tell you that what they want are nimble fingers. And that women are the ones with the nimble fingers. It's *those* factories that disproportionately employ women. But if you go to the mining industry, they'll never talk to you about nimble fingers there. What they probably want is strong arms and shoulders. So, if you look in countries in which the export sector is largely mining, Zambia for instance with copper, then it's a different story, it's men's jobs which are the first to go there, and there are reports of over 8,000 jobs lost in the copper mines in Zambia.

And therefore, as the crisis deepens it spreads out from the export sector, into other sectors. It spreads in developing countries, just as it has in rich countries, to the construction sector, and in most countries the construction sector employs a lot more men than women. In Cambodia 15,000 jobs have been lost

in construction. I've been talking to women's groups about this and saying "hang on a minute, it's too superficial to say women's jobs are the first to go." It all depends what kind of economy you're in. Men lose their jobs too; and in some countries, it can be more men that lose jobs than women, and in other countries vice versa.

But the loss of jobs in factories and mines and construction is only the most visible aspect of the impact on paid work. Even if you don't lose your job there's every likelihood that your rights will be undermined. The Oxfam International discussion paper that they've put together through discussions with many groups that they're working with in developing countries, reports that women who keep their jobs nevertheless see cuts in wages, in overtime rates, they see loss of benefits, subsidized meals and transport, they see their labour contracts becoming more precarious.

A particularly interesting finding is about the pressure this is putting on the movement for ethical trade, one of those movements that has gained strength over the past 20 years. However, I have heard the ethical trade manager of a UK global fashion brand saying that her firm is now pressured to compete, because *you* don't want to pay as much for your clothes because you've lost *your* jobs or your earnings are lower, and so the firm is under pressure to supply cheaper ones. And that means forgetting about subcontracting to suppliers who will comply with standards of labour rights and going in search of cheaper subcontractors that aren't so fussy about that and might even be employing bonded labour or trafficked labour. I think that is something that we may well see happening, one example of the pressure on labour standards and labour rights.

Oxfam reported from its partner organizations in Asia and Latin America lots of examples of employers evading the payment of severance compensation. In export factories, women often have got rights to severance pay, certainly those on permanent contracts, but just because you've got the *legal* right to severance on a piece of paper doesn't mean you're going to get it. And so women have to mobilize to actually get the payments to which they're legally entitled if they lose their jobs. Some pressure on labour rights is something we're likely to see both men and women in different countries.

A lot *more* people in developing countries will be employed in self-employment, and in what the International Labour Organization calls "contributing family labour". (Contributing family labour is when you work on an unpaid basis for a family business that's producing for the market. It could be a farm, could be a workshop, it's something that men do, and also women). The ILO has looked at what the impact might be of the crisis on self-employment and contributing family labour, and it's interested in this because it characterizes these types of labour as "vulnerable employment." Vulnerable in the sense that there aren't labour rights attached to it. If you lose your livelihood there's not going to be any compensation payment. It's not the kind of employment that has health insurance attached to it, holiday, maternity leave, anything like that, it has no social protection.

The ILO is projecting an increase in the world labour force in these vulnerable kinds of employment, projecting that 54.7% of women employed in the world are going to be in this kind of self employment and contributing family labour, and 51.8% of men. Apart from East Asia there are increases for both men and women in all parts of the world, and in some parts of the world it's a greater increase for women, and in some parts of the world it's a greater increase for men.

As well as an increase in the proportion of people who are in this kind of vulnerable employment, the economic crisis is also likely to see what economists call "added workers." It might seem a bit paradoxical at first sight, but female participation rates are likely to rise *despite* the reduction in wage

employment. So even though lots of women are losing their jobs, nevertheless we might still expect to see a rise in female participation rate. Because when a woman loses her job, or a husband loses his job, or a father loses his job, household income is falling, and there's pressure to try to find some way of earning more money for the family. And women who were not previously participating in the labour market, if the previous crises are anything to go by, will start trying to find a job. For instance, in Indonesia after the Asian financial crisis of 1997 female participation rates went up.

This increase in women's participation rates in economic crisis is one of the reasons why I'm always very cautious about interpreting an increase in women's participation rate as a sign that women are doing better. It actually might be a sign that women are doing *worse*. We have to know about what the terms and conditions of the work are. It may be that if the participation rate is going up in a context of economic crisis, it's what I would call "distress sales." Women are trying to sell their labour because of the economic and social distress that their families are being subject to.

And what type of work do the added workers do? Well, they aren't very likely to be able to find a job in a factory or an office, it will be in self-employment and contributing to family businesses: vulnerable employment. And other kinds of informal work, including people who are doing paid home-based work on subcontract to factories. So for instance, if that garment factory that had been selling to the major global fashion business in the UK is now under pressure to supply at a lower price, they will dismiss some of the workers they employed in the factory and they will subcontract out some of the work at much lower rates to women working in their own homes, who have a sewing machine at home. The firm will save on electricity bills, they won't have to pay any benefits like sick pay. There's likely to be an increase in that kind of formal subcontracting work.

So that raises the question of "Does informal employment provide a cushion?" Does this kind of extra paid work provide a potential cushion in the crisis? Many of you will have already come across the concept of informal employment and you'll know that it is disproportionately female and that it serves domestic as well as export markets. This is a kind of employment that tends to rise in a recession. We have a very timely study by WEIGO (Women in Informal Employment Globalising and Organizing), which concludes that no, informal employment *doesn't* provide a cushion, because informal workers are also losing their livelihoods, losing their earnings and are hard hit. This is a study conducted with partner organizations in ten cities, in different parts of the developing world. After talking with those organizations, WIEGO selected three occupations—waste pickers, home-based workers, and street vendors—and they interviewed 160 informal workers in these three categories. 79% of the interviewees were women, reflecting the fact that informal employment is disproportionately female. The home-based workers are the ones I talked about earlier, producing garments on subcontract, some of them directly linked to the international market, some of them producing for local markets. The waste pickers have a link to the international market because their earnings are influenced by the international prices of waste, by what China is paying for plastic bottles that waste pickers pick up around the streets in these cities, assemble together and sell to a middle merchant who then exports them to China for processing. And while street vendors themselves don't have a direct link to the international market, street vendors are very often selling things to people who *do* have a link to the international market. In all of these groups, almost all of the people interviewed reported loss of earnings due to falling prices, falling sales, more competition from new entrants, those other workers who had lost their jobs in formal employment.

Now let me turn to the impact of the crisis on households. The World Bank estimates an extra 53 million people will be pushed below the $2 a day poverty line. When that happens, when households

lose their sources of income, how do they respond? Gender norms means that it's women who generally have a responsibility for trying to safeguard household well-being in the face of these lower incomes, in terms of trying to figure out how to put a meal on the table, how to pay the formal or informal fees associated with sending your children to school, how to pay for medicines for your children. And in previous crises in developing countries, the Asian financial crisis in 1997 for instance, and the debt crisis of the early 1980s in Latin America, there's evidence of females, girls as well as women, doing additional unpaid work as a response to the crisis. This kind of data always comes too late for the actual policy development *in* the crisis. It's the kind of study that is done months after the onset of the crisis, it takes a while to collect the date, it takes a while to crunch the numbers, the results always come a little too late. But they found evidence of this increase in unpaid work particularly done by women.

One response is to think of this unpaid domestic work as an invisible safety net, as a coping strategy. The WIEGO report finds similar examples in the current crisis: a home-based woman garment worker in Bangkok who is saving some pieces of material leftover from the garments she has to deliver to the factory, using that material to make clothes for herself and her family instead of buying them. Another worker in the same study in Bangkok, another home-based worker, reporting no longer buying prepared meals for her family but cooking meals herself. Something I dare say a lot of women in Britain and Canada have also been doing. And we have seen similar kinds of behaviour in the Asian crisis in 1997.

And of course, this is strategy that helps you get by with less money. Another possibility may be to grow more vegetables at home—urban gardening is something that gets rediscovered, people start growing more vegetables at home. So, should we just say "fine, good, households can cope, they have strategies to deal with falling income, they can provide their own invisible safety nets through producing more things at home and buying less." However, I think we need to raise the question, is doing that an intensifier of gender inequality? We have to put that response in the context of time-use studies from around the world that show that women usually work longer hours than men when unpaid hours are added to paid hours. Although men and boys do unpaid work, as well as women and girls, all the time-use studies I've ever seen from anywhere in the world show that the time that women and girls spend is longer. And remember in many developing countries in rural areas there's going to be a lot of time spent doing things like collecting fuel and water, things that we take for granted, you just turn on the tap and turn on the switch. But those of you who have been to Ghana and been to Ecuador and been out in the rural areas know that.

So if the response to the recession is to expand unpaid domestic work, in the context of the existing set of gender norms, then that is likely to widen the gap between men and women's working hours even further. And therefore, it's a safety net with potentially adverse long-run impacts on gender equality, that in particular jeopardizes women's health. Which is not only bad for women, it's bad for the next generation: when women are anemic, stressed and tired, low birthweight babies is one result, and this has long term impacts. Also, it may result in girls dropping out of school. We have evidence from previous crises that girls start to drop out of school to help their mothers with the unpaid work. So although it may be a way of coping with the immediate pressure of the crisis, it's not something that's good for gender equality.

Also, it actually tends to intensify the recession. If you think about it, if I make clothes at home, there's less demand for people to be employed making clothes for me. If I make meals at home, I'm not going to be buying from those street vendors. What's a safety net for one household reduces the income of another household. And this is an example of what economists sometimes call the "paradox of thrift": in

the recession the common and quite rational response for each individual household is to become more thrifty. One way you do this is by buying less and making more yourself at home. But this actually deepens the recession for other people. It has a multiplier effect that spreads the recession further. As well as recognising it as a coping strategy, we need to remember the wider repercussions.

I would conclude that women's unpaid work is an invisible safety net, but it can well be an intensifier of gender inequality, and intensifier of recession. It's also important to recognize that the invisible safety net has probably got a lot of holes in it. There's a limit to how far you can get by without having money. People live in heavily monetized economies now throughout the developing world.

The WIEGO study reports that women start reducing their intake of food, they cut back on meals for themselves, for their children. The Oxfam study I referred to earlier tells the same story. Other responses may be borrowing more money to try and tide yourself over, at very high rates of interest from loan sharks, selling remaining assets, such as gold jewelry. You have to get out the gold bangles your mother gave you when you got married, and pawn them or even sell them completely. And there are worries that also women will be pressured to turn to sex work, because especially in international sex work there may still be a market. There are holes in the safety net that can be provided by domestic unpaid work.

The big worry I think in the crisis and how it affects people in developing countries is that they will be adverse impacts that are *irreversible*. It won't be a matter of we lost our jobs, we were poor for two years, but then we found some work again, we got back on our feet again. Irreversible impacts: children dropping out of school and never going back again; an increase in child labour; children malnourished, wasting and stunting. There is now evidence to show how wasting and stunting in children affects their capacity to learn and has long lasting effects throughout their lives on their health. And gender norms in many countries mean girls are likely to be worse affected than boys. That's not true of all countries but in a big arc round from North Africa round through to China gender norms are such that these are more likely to affect girls than boys. There's a strong son preference for all kinds of social and economic reasons that we can go into in discussion if people want to. Also, there are irreversible adverse impacts because when women are malnourished complications in pregnancy are more likely, maternal mortality is likely to go up, and there are likely to be more low birthweight babies. The bottom line for people is an increase in premature deaths, from increasing malnutrition, increases in maternal mortality rates, and possibly increases in alcohol and violence related deaths among men.

Let me move to what *we* can do to respond and what *we* can try and press policy makers to do. The first I think is *recognizing* the role of unpaid domestic work in the crisis. And pressing for more frequent time-use surveys. Lots of countries do have time-use surveys. Canada was one of the pioneers but lots of developing countries also have them but are one=offs or they take place only once every five years. Compare that with the kind of data that we have on financial markets. There is going to be a new UN Global Impact and Vulnerability Alert system to try and get more rapid data on some of these human dimensions of the crisis. I was online this afternoon just checking to see if there's anything firmed up yet about exactly what they're going to collect. They don't seem to have got it up yet so I don't know whether they're going to include anything about unpaid work in that, but I'm not altogether hopeful because they have just published a new report called "Voice of the Vulnerable", which tries to put together, much as I have done, the scattered bits of information we've got about how this crisis is really affecting people. It mentions quite a few of the things I've talked about, but it doesn't mention unpaid work and the implications of overburdening women with unpaid work.

I also think there are opportunities for social scientists to work with women-led grassroots monitoring of the impact of the crisis through sentinel sites where you choose some key villages and key districts in the capital city and a few medium sized towns and you work with organizations at grassroots level. I've developed a set of ten questions, because 10 seems nice round number, that you could use in a discussion in a women's group to try and tease out what are the experiences that they're reporting, that their family and their friends have had. Not just on the loss of jobs or remittances but on these less visible aspects and Oxfam's quite interested in that so it'll come out in the next Oxfam Gender and Development journal. I think it's an opportunity for women's organizations everywhere to try to do some bottom-up monitoring about what are the kinds of things that are affecting their members, and as a way of trying to make more visible what is still going on.

So those are ways of trying to *recognize* what the role of unpaid domestic work is in a crisis and use our social science methods of investigation to try and make visible what people actually tend to take for granted- that it's just what women do, isn't it, to get fuel and water and food on the table. And unless you have a strategy to articulate its importance, it may be invisible because people take it for granted. But we must use some of our social science research techniques to make it visible, to ensure it gets recognized in the crisis. But then to *reduce* unpaid work in a crisis, because it is a bit of a desperation measure to try and be coping with a crisis, by taking on more and more unpaid work, so we need to reduce the extent to which there is an increase in unpaid work as a crisis response.

One way is to support the purchasing power of poor women with programs that disburse rapidly. The multiplier effect of spending of some programs may not reach women until it's too late. You had a fiscal stimulus here in Canada. And I think your fiscal stimulus provided support for the car industry, as did the one in the US, the one in Australia supported cars and road construction, the one in the UK cars and roads, the one in Germany cars and roads, the one in France cars and roads. I thought maybe it was just the rich countries, but no, the one in India cars and roads, the one in Brazil is cars and roads, the one in Mexico is cars and roads. There's been a lot of welcome focus in this crisis public expenditures to try and support jobs but a lot of it has been focussed on cars and roads, which employ mainly men!

Now that will eventually trickle to other people besides the ones who are directly employed in the car industry and in the construction industry. Food vendors will be able to sell to somebody, there'll be somebody who wants more clothes, but it may take quite a long time for that to get through to the poor women who desperately need it right now. So, women in India for instance have been pressing for their government to spend some money now that will reach poor women especially in informal employment more quickly. Cars and roads are ok but let's have some public spending that's actually going to reach poor women more quickly.

Some of the kinds of measures that you could use: cash transfers, welfare benefits. Scale them up. Address the people who've become newly poor, not just the ones who were identified last year as poor. Make them simpler by taking away the conditions that are currently attached to them in many countries. Ensure that microfinance isn't reduced by the crisis, but don't rely on microfinance as a solution. Microfinance is also micro-debt. Is more indebtedness a good response to this crisis? Until markets have picked up a bit, until the people that have taken those loans have got somebody to sell to, microfinance has got a limited role. Direct some of the fiscal stimulus to support women in self-employment. Support women farmers, women handicraft workers for instance, don't just concentrate the fiscal stimulus on things like roads and cars. And in the medium term I think there's an opportunity to think about using the fiscal stimulus to build the kind of infrastructure that will *reduce* women's burden of unpaid work. Things like collecting fuel and water. It will provide jobs for men in extending

water and sanitation systems, and access to cheaper and cleaner energy, but also *reduce* women's unpaid work burden. We also have to make sure that public provision of care services, whether for children, elderly or sick people, services that reduce unpaid work are not cut.

In addition, we have to make sure that existing systems for *redistributing unpaid work* remain and are not cut, for instance funding to support rights to paternal and maternal leave which means that the broader community contributes to the costs of having children.

Could we be as ambitious as to think about challenging gender norms, could we encourage men to contribute a larger share of unpaid work in the context in which many men are going to be enduring a demoralizing idleness from loss of paid work? They may feel they're useless, they can engage in destructive behaviour (both to themselves and others) when they're in that mode of thought. Can we find ways of enabling unemployed men to find a new sense of purpose in contributing more to the care of their children, and their sick and elderly relatives? Can we think about means of encouraging this through the organization of men by voluntary organizations? Some countries in Africa already have got a lot of work by voluntary organizations in mobilizing people to provide unpaid care for people who have HIV/AIDS. And some of them are starting to think how can they get more men involved in this. So could this crisis also be a way of getting people to rethink a little bit what are the gender norms and perhaps encourage redistribution of unpaid work.

All that requires a supportive macroeconomic framework. I've already mentioned fiscal stimulus in the case of India, and a number of other countries have been able to introduce fiscal stimulus as well. But many governments in low- and middle- income countries have not, and it's been argued that they don't have the so-called fiscal space to have increased public expenditure because they can't finance an increase in public expenditure. Unlike rich countries, they can't sell their treasury bills and their bonds on the open market and have a bunch of people buy them to finance their extra public expenditure at low rates of interest. In many countries in the Global South there's no talk of fiscal stimulus anymore, it's talk of cutting public expenditure, actually cutting more of those programs including those important in reducing gender inequality.

The recent G20 meeting concluded that the IMF is going to be given a lot more money and this will be made available to countries that run into trouble as a result of the financial crisis that's external to them. But on the evidence so far this is likely to be conditional on countries pursuing the same old policies that the IMF has pushed countries to pursue in the past: which is to cut public expenditure and to privatize services. I can't help feeling that we've rediscovered Keynesianism for the rich, but for the poor it's very much neoliberalism as usual.

Well, can we do anything about that? Can we in fact increase the fiscal space that's open to poor countries, to address the issues identified? Can we improve the use of that fiscal space? Obviously, if you've got more fiscal space but then you spend it all on more guns, or building better palaces for the president, it's not going to go to these issues I've identified. But can we think about changing the conditions that are attached to IMF loans so that there is maintenance of public expenditure to combat the recession and support human development?

Maintaining aid flows is important: in the UK the government and major opposition parties have recently committed to maintaining aid flows, but this time next year I'm not at all confident that will still be the case. And some donors have already started reducing.

Increase tax revenue. Very interesting work going on now under the headline of “tax justice.” Saying that one reason countries have got no fiscal space is that actually it’s rather hard for them to collect enough revenue because of the existence of tax havens. So measures to try and get rid of tax havens. And introduce new international taxes like currency transaction taxes.

And then design gender responsive budgets and recovery plans. I don’t really have time to go into detail on this, but what this is really about is enabling women to have more voice in the way that tax revenue is raised and money is spent in their countries, and to monitor how their governments are responding to the crisis, and any kind of recovery plans that are being put into place. There’s a lot of work in many parts of the world doing this, but a lot of this has been at the local level or the level of individual programs. It’s a big challenge now to get some of that work to focus more on the issues of recession, crisis and response to it

My last thought then: from my point of view, a gender perspective on the crisis doesn’t mean focusing only on women’s loss of employment. Men lost jobs too and are also being hard hit by the crisis in many ways. But I think it does mean recognizing the impact on unpaid work as well as paid work and encouraging responses that reduce and redistribute this kind of work.