THE IMPACT OF THE FINANCIAL CRISIS ON WOMEN IN THE CARIBBEAN
Acknowledgement

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Table of contents

I. Introduction .......................................................................................................................... 1
II. Overview and background of the economic crisis ............................................................... 2
III. The regional situation ........................................................................................................ 3
IV. Re-focusing the dialogue - the gendered impacts of the economic crisis ...................... 8
   A. The social impact of the economic crisis ......................................................................... 8
   B. Locating gender equality .................................................................................................. 9
   C. The gender/development nexus ...................................................................................... 11
V. Gendered impacts of the economic crisis - region specific challenges ......................... 13
   A. Gender equality in the Caribbean .................................................................................... 13
   B. Labour market issues ...................................................................................................... 18
   C. Sectoral employment - location of women in the market place .................................... 19
   D. Case study - employment trends in Jamaica ................................................................... 22
   E. The gender pay gap ......................................................................................................... 25
   F. The gendered nature of vulnerable employment ........................................................... 27
   G. Gender and poverty in the Caribbean ............................................................................ 28
VI. Policy responses ................................................................................................................ 32
VII. Recommendations ............................................................................................................ 35
References .................................................................................................................................. 38

Tables

TABLE 1  World output growth 2006-2009 ............................................................................ 3
TABLE 2  Unemployment in selected countries 2007-2009 (%) ................................................ 4
TABLE 3  GDP growth 2006-2009 (f): percentage points ....................................................... 5
TABLE 4  Social and personal impacts of the economic crisis ................................................. 9
TABLE 5  MDG 3 indicators ..................................................................................................... 11
TABLE 6  Gendered impacts of the economic recession .......................................................... 12
TABLE 7  Summary of MDG progress of selected Caribbean countries ................................. 15
TABLE 8  Employed labour force by occupation group (2008-2009) ....................................... 22
TABLE 9  The impact of fair wages on women and households .............................................. 26
TABLE 10 Informal employment as (%) of total employment .................................................... 28
TABLE 11 Poverty data for selected Eastern Caribbean countries ......................................... 30
TABLE 12 Individual levels of vulnerability with in the Caribbean ......................................... 31
TABLE 13 An overview of policy measures implemented by Regional Governments ............ 32

Figures

FIGURE 1 Relationship and impacts of the economic crisis .................................................... 7
FIGURE 2 Sex disaggregated global employment trends 1998-2008 ......................................... 17
FIGURE 3 Latin America and the Caribbean (12 Countries); urban employment rate: first half of 2008 and 2009 ......................................................................................... 18
FIGURE 4 Comparing male and female unemployment selected years .................................... 18
FIGURE 5 Distribution of employment by sector .................................................................... 20
FIGURE 6 Occupational groupings by gender ........................................................................ 21
FIGURE 7 Sectoral employment Jamaica – manufacturing ...................................................... 24
FIGURE 8 Women’s share of agricultural sector employment Jamaica .................................... 25
FIGURE 9 World regions; GINI COEFFICIENT, 1997-2002 (Concentration of per capita income, by deciles) ......................................................................................... 29
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I. INTRODUCTION

The global economic recession has had a far reaching impact across developed and developing countries. In many ways the crisis has exposed and compounded underlying macro-economic weaknesses in many economies. While predictions for recovery vary, there is greater consensus that the crisis is having, and will have, lasting effects on critical socio-economic indicators including employment, real Gross Domestic Product (GDP) growth and poverty.

Endemic high levels of vulnerability to external shocks will mean that small economies like those in the Caribbean will potentially experience the impact of the economic recession both directly and indirectly for a sustained period of time. The vulnerability and structural weakness of their economies make it harder for these countries to marshal the necessary resources and enhance their resilience to mitigate the negative impact.

Problems for smaller economies, therefore, become magnified and recovery more uncertain and longer term. Even prior to the economic crisis and current recession these countries, for varying reasons, were facing challenges to maintaining and improving on critical indicators of both social and economic development. In the current situation exacerbated by declining resources, limited policy flexibility and a minute margin for error, governments will invariably be faced with even harder choices relative to which sectors and to which groups, resources should be expended. Early indicators suggest that governments have focused efforts on countercyclical policies which place resources primarily in tourism and efforts to maintain employment levels.

What this all points to, is that as these countries struggle to stabilize their economies there is a danger that serious challenges will arise to meeting pressing development concerns, particularly around poverty and gender equality. Clearly, while the notion that economic growth is a sufficient condition to ensure equity and human development has been debunked, there is some evidence to suggest that economic crisis and depression can severely undermine efforts at gender equality and overall social development. Already global analysis points to a ‘development emergency’ as signs indicate that the economic crisis will severely impact on the attainment of internationally agreed targets to reduce poverty and hunger by 2015. In this context, it may be suggested that countries will find it even more difficult to meet regional and international commitments primarily related to gender equality and women’s empowerment including the Beijing Declaration and Platform of Action and the Millennium Development Goals.

Given the recognized vulnerability of women generally, and more specifically poor women and their households, to economic crisis and reform there is an expectation that these groups will fare the worst in the current recession. Moreover, there is the likelihood that the impact of this present challenge can lead to an exacerbation of the relationships of inequality and further heighten the vulnerability of these groups.
While much has already been written and discussed about the overall macro economic impact of the crisis within the region, little so far has been said about the gendered impact of the crisis. This may be a result in part of the mistaken notion that economic crisis is gender neutral. This paper therefore intends to examine in the first part, the nature of the differential impact of the crisis on men and women in the region and secondly to provide recommendations which assist in shaping policy options around the important link between gender equality and overall economic sustainability.

To this end, the paper begins by providing a short overview of the economic crisis and recession – first generally and then looking at specific impacts in the region. In the fourth section the paper attempts to locate gender equality and empowerment of women within the discourse on the economic crisis/recession. The fifth section provides an in-depth examination of the gendered impacts within the region with a focus on labour market indicators. Section six examines policy responses of government to the crisis. The final section provides some specific recommendations intended to provide for a gender sensitive approach to policy responses.

II. OVERVIEW AND BACKGROUND OF THE ECONOMIC CRISIS

The proximate roots of the current global economic and financial crisis are said to lie in the collapse in the United States sub-prime mortgage market in 2007 and the subsequent crash of the financial market. The contagion/butterfly effects to other developed countries’ financial markets resulted in a global financial crisis in September 2008. The location of the genesis of the financial crisis within the US is also borne out in the analysis of the Economic Commission for Latin American and the Caribbean (ECLAC). ECLAC (2008) had raised warning flags about the possibility of a financial crisis in the USA, brought on by the inability of the applied remedies to address the root problem facing the US financial sector.  

The knock on effects of the financial turmoil in the US saw other large developing countries posting alarming negative growth rates. By the end of 2008, advanced economies were said to be officially in recession, with two consecutive quarters of output declines. In the first quarter of 2009, the International Monetary Fund (IMF) forecast a GDP reduction of 2% for developed countries, the first annual contraction in the post world war era. Table 1 shows the world output growth 2006 - forecast for 2009.

For emerging and developing economies, IMF predictions indicated that they would see a 3.3 % slow down in growth with Latin America and the Caribbean also seeing a contraction in output growth of 1.9% less than half of the 4.6 % recorded in 2008.

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1 The analysis suggests that the remedies applied attempted to ‘unfreeze’ the financial sector by massive injections of liquidity, when the problem was not one of liquidity but of solvency of the financial sector.
2 This paper is not intended to provide an exposition of the financial crisis for greater analysis see IMF Reports (2009), ECLAC papers (2009).
### Table 1

**WORLD OUTPUT GROWTH 2006-2009**

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008p</th>
<th>2009f</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>World</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Advanced economies</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>United States</td>
<td>2.8</td>
<td>2.0</td>
<td>1.1</td>
<td>-1.6</td>
</tr>
<tr>
<td>European Union</td>
<td>3.3</td>
<td>3.1</td>
<td>0.9</td>
<td>-1.8</td>
</tr>
<tr>
<td>Japan</td>
<td>2.4</td>
<td>2.4</td>
<td>-0.7</td>
<td>-2.6</td>
</tr>
<tr>
<td>Canada</td>
<td>3.1</td>
<td>2.7</td>
<td>0.6</td>
<td>-1.2</td>
</tr>
<tr>
<td><strong>Emerging and developing countries</strong></td>
<td>7.9</td>
<td>8.0</td>
<td>39</td>
<td>15</td>
</tr>
<tr>
<td>China</td>
<td>11.6</td>
<td>13.0</td>
<td>9.0</td>
<td>6.7</td>
</tr>
<tr>
<td>India</td>
<td>9.8</td>
<td>9.3</td>
<td>7.3</td>
<td>5.1</td>
</tr>
<tr>
<td>Latin America and the Caribbean</td>
<td>5.8</td>
<td>5.7</td>
<td>4.6</td>
<td>1.9</td>
</tr>
</tbody>
</table>


Effectively, what started out as a United States financial sector crisis led to a global economic crisis and recession as the spillover effects of the financial market leaked into the real economy impacting demand for goods/services, leading to heavy job losses and the attendant fall in incomes/wealth. While the contagion effects of the crisis first touched developed countries rapidly, the implications for developing countries were slower to manifest but no less adverse. Through no fault of their own, developing countries and small and vulnerable economies are now grappling with the impact of a crisis which threatens to derail their economic and social progress.

Due to the inherent structural characteristics of their economies, developing countries are inserted into the global market place in such a way that their fortunes are closely linked with the booms and bust of developed economies, particularly the United States, Europe and Canada. This makes these countries and their populations highly susceptible to adverse spillover effects from any negative shifts within developed country markets. Moreover, the developed economies which are now in recession are the primary markets for exports coming from developing countries and are also the main providers of critical capital inflows in the form of investment and tourism.

### III. THE REGIONAL SITUATION

The Caribbean has long been characterized as highly vulnerable to external shocks. These economies are highly open, have limited diversification and exhibit low resilience. Additionally, institutional weaknesses, rigidities in the labour market, the inability to marshal significant indigenous capital, coupled with limited access to capital markets, inhibits the ability of these economies to withstand and rebound quickly from the impact of adverse shifts within the global market place. Moreover, many of these countries are net food importers and are also heavily reliant on dwindling preferential market access in developed country markets for commodity exports.

Analysis of the economic vulnerability of the region is highlighted by an examination of the region’s fiscal and current account deficits as well as GDP to debt ratio. This analysis shows that over a period of years, 2006 – 2008, most countries, with the exception of Trinidad and Suriname, have

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experienced twin deficits. Moreover, IMF data suggests that 14 out of 15 Caribbean countries are in the top 30 most indebted emerging market economies in the world and 7 are in the top 10. In 2008, Barbados, Jamaica, Dominica, Grenada and Saint Kitts and Nevis recorded massive public debt, above 100% of GDP. For the same period in Belize, Guyana, Antigua and Barbuda, Dominica, Saint Lucia and Saint Vincent and the Grenadines, public debt stood between 70% and 100% of output.

The continuing global decline in economic activity will further exacerbate the already vulnerable position of the region as it will have an adverse effect not only on exports, but also on production and employment. Analysis suggests that the current climate will precipitate the fall in export demand (goods and services such as bauxite, tourism and off-shore finance), decline in remittances from migrant workers, reduced foreign direct investment (capital inflows), further reduced access to financial credit brought on by the down grading of credit ratings.

Available statistics suggest that the downstream effects of the economic recession have already brought on declines in tourism and employment. Estimates for 2008 and the first quarter of 2009 indicate that after steady declines in unemployment to under 10% in 2007 for Barbados, Bahamas, Jamaica and Trinidad and Tobago, unemployment is trending upward with further increases expected in 2009 to 2010.

<table>
<thead>
<tr>
<th>Countries</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barbados</td>
<td>7.4</td>
<td>8.1</td>
<td>*10.70</td>
</tr>
<tr>
<td>Bahamas</td>
<td>7.9</td>
<td>8.7</td>
<td>*9.2</td>
</tr>
<tr>
<td>Jamaica</td>
<td>9.9</td>
<td>10.3</td>
<td>10.10</td>
</tr>
<tr>
<td>Trinidad and Tobago</td>
<td>5.6</td>
<td>4.9</td>
<td>*8-10</td>
</tr>
</tbody>
</table>

Source: Downes 2009 and Statistical Departments and Central bank Releases
*Based on Central Bank Releases 2009
*Figures for February 2009 Grand Bahamas
*Estimated figure for Trinidad and Tobago

Additionally, the economic uncertainty arising from the global financial crisis means that the growth prospects for the region are relatively dim. The IMF (2009) predicts that prices in the region will increase by 7.9% and 5.7% in 2008 and 2009, and has also forecast a -0.5% reduction in real GDP growth for the region for 2009. Table 3 provides growth performance for the region 2006 – 2009 (forecasted) showing a definite decline in expected GDP growth 0.6 percentage points slower than in 2008, 1.8 than in 2007 and 3.7 slower than in 2006 for the More Developed Countries (MDCs).

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6 According to the IDB Multilateral Investment Fund remittances to Latin America and the Caribbean will drop by 11% in 2009.
7 During 2009 a number of Caribbean countries saw their international credit rating by Standard & Poor’s lowered. In Jan 2009 S & P pronounced that the outlook for the region was gloomy. Bahamas and Jamaica were downgraded from negative to gloomy, Trinidad was placed on a credit watch and in Oct 2009 Moody Investors lowered Barbados rating from BBB in June 2009 to Baa3 citing that the island’s debt exceeded 100% of economic output.
8 Downes (2009) figures based on first quarter data.
As shown, for countries of the Eastern Caribbean Currency Union (ECCU) the forecast decline in GDP growth in 2009 of 1.4 (simple average) is quite significant indicating an overall slump in output at less than half that recorded in 2007 and four times less than in 2006.

Given that within the region the ECCU countries also represent the less developed economies, it can be expected that the level of impact of the economic recession will be even heightened for these countries. Many of these economies, even prior to the economic crisis, were already struggling with high levels of debt, unemployment and poverty. ECLAC analysis\(^9\) suggests that given the expected impact of the economic crisis on the sub region the economic outlook for 2009 is bleak with expected contraction in tourist arrivals, migrant remittances and FDI with ‘grave negative consequences for employment and poverty levels’ given the large number of persons employed in the tourism sector and the poor and vulnerable which are highly dependent on remittances.” Analysis from various central banks across the region predicts that for most countries recovery will not start to be seen until the last quarter of 2010 early 2011 and that this will be dependent on the pace of recovery in the developed countries.

For the reasons mentioned above countries in the Caribbean are therefore less able to mount the expansive rescue packages which have characterised the responses of developed countries. In many instances, policy responses will be based on critical choices about where scare resources will provide the most return. Importantly as well, the downstream effects of the global economic crisis can potentially have a dampening effect on the social development gains of the region.

Analyses of economic adjustment in the region during the (1980s and early 1990s) suggest\(^10\) those austere economic periods had an extremely adverse impact on workers and the poor in many countries, with sharp cuts to social services and increases in urban poverty.\(^11\) The policies implemented as

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\(^9\) ECLAC 2009 Preliminary Overview of Caribbean Economies.


\(^11\) This was the period of structural adjustment in the region which can also be described as a recessionary period. The analysis here highlights the restricted policy space that governments have to utilise scare resources and the choices that are made which have social development impacts.
part of structural adjustment packages negatively impacted on the capacity of governments to create and foster an enabling environment for social development. Brathwaite (2000)\textsuperscript{12} in an analysis of the Barbados situation, points out that social expenditure declined from 46\% to 37\% of total expenditure during this period. Further, the decline in social expenditure was far greater than those on non social expenditure such as defense and security, economic and other services. It is noted that similar patterns were evident in Trinidad & Tobago and Jamaica.

Additionally, the recent energy crisis and hike in food prices had an almost instantaneous impact on household vulnerability, causing governments in the region to introduce various subsidizations programmes including the zero rating of baskets of critical food items, and the waiving of the Common External Tariff (CET).

This analysis suggests that there is a real impact on households occasioned by economic recession and fluctuations in market prices. Moreso, in the context of a sustained economic recession when recovery is predicted over the long term, vulnerable social groups in the region, particularly women, may become highly exposed to shocks in the labour market and cuts in social expenditure. Figure 1: shows the impacts and relationships of the crisis.

\textsuperscript{12} See CDB (2009) Social Protection in the Caribbean edited by Farley Brathwaite.
Figure 1
RELATIONSHIP AND IMPACTS OF THE ECONOMIC CRISIS

Drop in aggregate demand/exports → Impact 1: Loss of employment → Impact 2: Restricted access to international capital

Tightened credit markets → Drop in household income → Increased risk of poverty (women and poor families)

Drop in remittances → Reduced in FDI

Adapted from PREM Gender and Development World Bank 2009
IV. REFOCUSING THE DIALOGUE - THE GENDERED IMPACTS OF THE ECONOMIC CRISIS

A. THE SOCIAL IMPACT OF THE ECONOMIC CRISIS

The current economic recession is pervasive and has had significant transmission effects across the economic and social sectors in countries. While many analyses have been focused on the ability of governments and firms to effectively adjust to the recessionary climate, little attention has been paid to the impact on the social impacts and the ability of households and individuals to effectively cope with the dislocation occasioned by increased transactions costs in the market.

At the level of the social sector, it can be expected that there will be two main levels of impact: (a) the overall social impact which is borne by the society as a whole. At this level, there is identification of the direct overall negative impact on social development; and (b) the personal impact which refers to the cost borne by the individual at the household level. Table 4 shows an analysis of the social and personal impacts associated with the economic crisis.

The 2009 Global Monitoring Report entitled A Development Emergency provides an assessment of progress towards the Millennium Development Goals. The report published by the World Bank and IMF suggests that the economic crisis is imperiling the 2015 target for achievement of Millennium Development Goals and that the recession “is eroding hard won gains against poverty, hunger, illiteracy and disease.”

The United Nations progress report of the Goals (2009) also notes that “More than halfway to the 2015 deadline to achieve the Millennium Development Goals (MDGs), major advances in the fight against poverty and hunger have begun to slow or even reverse as a result of the global economic and food crises”.

What this means essentially is that the economic crisis and current recession will have deep social impacts which will see reversal and stagnation in critical social development indicators. Moreover, the downstream effects of increased poverty and hunger will see an increase in the marginalization of vulnerable groups and decreased well being and social security. This in turn will place an additional burden on state resources to mitigate the imbalance in the social sector.

Additionally, when this is added to the direct individual costs associated with loss of employment and decreased income it becomes clear that the social and personal impacts of the economic crisis and recession may indeed reach crisis proportions. In the context of a constrained resource environment at the government and individual level poor households particularly, are less able to mount effective coping strategies.

Given this, it becomes imperative that the current dialogue, focus and attention around the impact and mitigating strategies relative to the current economic recession be recast to centrally locate the problems facing the social sector.

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Table 4
SOCIAL AND PERSONAL IMPACTS OF THE ECONOMIC CRISIS

<table>
<thead>
<tr>
<th>Social Impacts</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Stagnation or erosion of development indicators</td>
</tr>
<tr>
<td>- Decreased well-being and social security</td>
</tr>
<tr>
<td>- Increased marginalization of vulnerable groups</td>
</tr>
<tr>
<td>- Increased poverty</td>
</tr>
<tr>
<td>- Increased burden on social welfare</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal Impacts</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Loss of employment</td>
</tr>
<tr>
<td>- Decreased income</td>
</tr>
<tr>
<td>- Increased insecurity</td>
</tr>
<tr>
<td>- Decreased coping strategies</td>
</tr>
</tbody>
</table>

B. LOCATING GENDER EQUALITY

The adoption in 1979 of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) firmly located the issue of women’s equality as a fundamental principle and as a social right on the international agenda. The Convention entrenched the principles of equality in 30 articles covering development and committed states to enshrining gender equality into their domestic legislation, the repealing of all discriminatory provisions in existing laws, and enacting new provisions to guard against discrimination against women.

This was further reinforced in the Beijing Declaration and Platform of Action adopted at the Fourth World Conference (1995) which provided a significant and comprehensive mandate for Governments to ensure that gender equality and empowerment of women are actively addressed as core development concerns.14

The Platform of Action identified 12 areas of critical concern:

- The persistent and increasing burden of poverty on women

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14 Among other things the Beijing Platform of Action stipulates that there is a need to promote women’s economic independence, including employment and eradicate the persistent and increasing burden of poverty on women by addressing the structural causes of poverty through changes in economic structures, ensuring equal access for all women, (including those in rural areas), as vital development agents, to productive resources, opportunities and public services.
• Inequalities and inadequacies in and unequal access to education and training
• Inequalities and inadequacies in and unequal access to health care and related services
• Violence against women
• The effects of armed or other kinds of conflict on women, including those living under foreign occupation
• Inequality in economic structures and policies, in all forms of productive activities and in access to resources
• Inequality between men and women in the sharing of power and decision-making at all levels
• Insufficient mechanisms at all levels to promote the advancement of women
• Lack of respect for and inadequate promotion and protection of the human rights of women
• Stereotyping of women and inequality in women's access to and participation in all communication systems, especially in the media
• Gender inequalities in the management of natural resources and in the safeguarding of the environment
• Persistent discrimination against and violation of the rights of the girl child

Successive United Nations conferences and other world conferences have consolidated the rights based approach to gender equality and effectively linked the women’s rights agenda with broader social development issues. In this way, gender equality and women’s empowerment has been integrated into the international discourse on human social development.

The Millennium Development Goals, adopted at the Millennium Summit in 2000, builds on the outcomes of 12 major summits and conferences held during the 1990s. Various worlds summits since the Millennium Development Goal Declaration, including the international Conference on Financing for Development (Monterrey, Mexico, March 2002) and the World Summit on Sustainable Development (Johannesburg, South Africa, September 2002), have reaffirmed international commitment to the Goals, making them widely held as key development markers.

Specifically, Goal 3 speaks to the issue of gender equality and empowerment and identifies four indicators for the attainment of the target of elimination of gender disparities in primary and secondary education, preferably by 2015 and in all educational levels by 2010. The four indicators are listed in table 5.

Admittedly, there is recognition that the indicators of Goal 3 speak only to one aspect of gender equality and a broader scope needs to be applied in order to capture the true essence of the gender equality and women’s empowerment and bring Goal 3 closer in line with other international commitments on gender. In this context, the Working Group on Goal 3 adopted a broader definition of this Goal which reflects a greater scope for gender equality and women’s empowerment in three main areas: (a) capabilities; (b) access to resources and opportunities; (c) the ability to influence and contribute to
development. In this way, the Millennium Development Goals seek to reaffirm the importance of women’s empowerment and autonomy as well as the need to link gender equality to poverty reduction efforts.

Table 5

**MDG 3 INDICATORS**

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Ratio of girls to boys in primary, secondary and tertiary education 2007</td>
</tr>
<tr>
<td>2.</td>
<td>Ratio of illiterate women to men in the 15 to 14 year age group</td>
</tr>
<tr>
<td>3.</td>
<td>Share of women in wage employment in the non agricultural sector</td>
</tr>
<tr>
<td>4.</td>
<td>Proportion of seats held by women in national parliaments</td>
</tr>
</tbody>
</table>

Given the wide recognition and acceptance of gender equality as a key right enshrined not only in international treaties but in national legislation there is a responsibility on Governments to ensure its protection in all circumstances.

C. THE GENDER/DEVELOPMENT NEXUS

Even before the current economic recession United Nations Secretary General, Ban Ki Moon, in his message in the United Nations Development Fund for Women (UNIFEM) 2008/2009 Report on the Progress of the World’s Women under the title ‘Who Answers to Women, Gender and Accountability’, noted that the slowest progress with regard to the attainment of the Millennium Development Goals was to be found with Goal 3 in the area of gender equality and the empowerment of women. Further, the Secretary General noted that the analysis of the situation suggest that the non achievement of gender equality commitments in some contexts may be attributed more to the lack of accountability to women than to a shortage of resources.

Given this, it can be expected in the context of a recession that the attainment of Goal 3 as well as other international commitments on gender equality and empowerment will be all the more vulnerable to stagnation and reversal as governments legitimise policy prioritisation on the basis of crisis management. The current lack of focus/concern around gender equality and women’s empowerment in the present situation can be based on the incorrect assumption made by policy makers that economic shifts, adjustments and crises within the market place are gender neutral.

Traditional macroeconomic theory has not only left out the household as a affected unit in the market place but has also largely ignored gender in the analysis of the transmission channels of economic restructuring, external shock and economic crises. Hence, just as important as an overall analysis of the social development impact of the recession, is the application of a macro-analytical framework which will provide a gender analysis of the differential impact which the crisis is having on men and women. In this circumstance, such an analysis becomes imperative given the link between gender equality and women’s empowerment and long term social and economic development.

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15 This definition is taken from the UN Millennium Project 2005: Taking Action Achieving Gender Equality & Empowerment Women’s Task Force Working Group 3 of the MDG project.
16 Traditional macroeconomic theory assumes that income inequality, household dislocation, and poverty are short adjustment costs which are offset over the long term either through the trickle-down effect or through relocation from one economic activity to the next.
This nexus between gender equality and women’s empowerment and overall development is expressed in the MDG Report for Latin America and the Caribbean (2005) which indicates that “Clearly, the MDG of gender equality and empowerment of women cuts across other issues and must be included in all the goals. As a result, its attainment depends on the extent to which gender equality is taken into consideration in each of the other goals. Accordingly, if the third MDG is not achieved, none of the other goals will be fully attained. The purpose of specifically designating a goal for gender equality is to highlight its intrinsic value, in addition to its value as an instrument for attaining the other human development goals.”

The WB\textsuperscript{17} notes that the crisis could lead to increases in infant mortality, female dropout rates and violence against women and girls. The consequences of which will ultimately reverse progress in women’s empowerment and directly impact the ability of countries to meet several Millennium Development Goals especially the first five goals with a possible impact as well on Goal 6 (HIV/AIDS).

Jalan\textsuperscript{18} (2009) suggests that the impact of the crisis is extremely gendered. “Women are disproportionately poorer than men and are also disproportionately responsible for managing household consumption and caregiving. Therefore, worsening conditions due to the crisis mean that the living situations of many women and their children will become dire.” Table 6 identifies areas of possible gendered impacts of the global crisis.

All of this reinforces the high correlation between gender equality and the attainment of other critical social development goals. The concern for the differential impact of the crisis on women and men therefore should be heightened given the overall dampening impact on social welfare.

### Table 6

**GENDERED IMPACTS OF THE ECONOMIC RECESSION**

<table>
<thead>
<tr>
<th>Indicators of Economic Crisis</th>
<th>Gendered Impacts</th>
</tr>
</thead>
</table>
| Employment                   | -Increases unemployment/underemployment  
- Increases in vulnerable employment  
- Deterioration in quality of employment  
- Wage Differentials |
| Development                  | -Increased Poverty Reduction  
- Increased outward migration  
- Increased withdrawal rates  
- Increased long term impact on social welfare (health, nutrition)  
- Household vulnerability  
- Cycle of poverty  
- Income poverty |
| Migration                    |                 |
| Education Attainment         |                 |
| Family welfare               |                 |
| Care Giving Role             | -Vulnerability of care giving role due to added worker effect  
- Increased economic dependence  
- Vulnerable coping strategies  
- Feminisation of overseas migration |

\textsuperscript{17} World Bank Report 2009 Development Emergency.  
\textsuperscript{18} Jalan Selim UNDP (2009).
V. GENDERED IMPACTS OF THE ECONOMIC CRISIS– REGION-SPECIFIC CHALLENGES

A. GENDER EQUALITY IN THE CARIBBEAN

Barriteau (2003) locates the period of the 1980s as significant to the discourse on equality, justice and rights in the Caribbean. Several governments’ enacted policies and legislation aimed at monitoring gender equality and removing institutionalised aspects of gender discrimination. This period also saw the increased participation of women in the labour force, expansion of educational opportunities and breakthroughs in once male dominated areas of employment. The heightened level of State interest in the Region was heavily influenced by the international environment which was coalescing around the notion that gender equality and women’s empowerment were fundamental human rights which belonged frontally in the broader debate on social development.

The ratification of CEDAW in the early 1980s in many Caribbean countries as well as the adoption of Beijing Platform of Action (1995) consolidated the regional focus and attention on gender equality and women’s empowerment and led to a number of region specific processes intended to give meaning to these international commitments. The Regional Plan of Action for Women of Latin America and the Caribbean (1995-2001) Mar del Plata developed a key programmatic agenda for the implementation of actions and remedies aimed at institutionalising mechanisms for gender equality.

The CARICOM Post Beijing Plan of Action (POA) 2000 required governments to take a number of actions “in order to mainstream gender into the culture and organisation of relevant institutions including their policy making and planning.”

Some of these actions included:

- Strengthening national machineries;
- Developing the framework, methods and tools for incorporating gender into policy making and planning, in collaboration with personnel, involved in planning, including strategic planning;
- Completion of national action plans for women and to integrate these plans into national development plans.

Lastly, the adoption of the Millennium Development Goals has allowed regional governments to reaffirm their commitment to gender equality and women’s empowerment by adherence to key targets as well as building synergies around poverty reduction.

Clearly, the region has made significant strides in this regard. All countries have made changes to their legal framework to provide protection for women on several fronts including, the ratification of CEDAW, laws on domestic violence and constitutional changes to actually reflect women’s rights. Countries have also established dedicated national machineries on gender or women’s issues and have made various efforts at gender mainstreaming. There has also been significant progress in the area of health and access to political spaces.

19 Barriteau in “Gender Equality in the Caribbean Reality or Illusion” Chp 7.
While the overall situation of women in the region has improved considerably, there are disparities between countries, between women of different income levels and between women who live in urban and rural areas. Importantly as well, major challenges remain with regard to women’s opportunities in the labour market and in the area of ownership and access to resources. Only two countries Barbados and Trinidad have ranked in the top thirty of countries in the Global Gender Gap Report (2009). The indicators used to monitor the gender gap relate to economic participation, educational attainment, health and survival and political empowerment.

While the region has made significant gains in the area of health and sustainability, overall it lags behind in other areas particularly economic participation. Similarly, only three countries Bahamas, Barbados and Trinidad and Tobago have ranked among the top 30 countries on the Gender Empowerment (GEM) Index 2009. The GEM is an index that focuses on three variables that indicate women’s participation in political decision-making, their access to professional opportunities and their earning power. On the Gender Development Index (GDI) 2007-2008 which uses the same indices as the Human Development Index (HDI) but takes note of the inequality between men and women, the subregion’s performance has been extremely disappointing with only one country, Barbados, ranked among the top 30 on the GDI and 31 on the HDI. Data for the ECCU countries was unavailable in a number of the indices with the highest ranked on the HDI being Saint Kitts and Nevis at 54 but with no GDI ranking due to lack of data.

The Jamaica Millennium Development Goal Country Report (2004) indicated that, based on gender-sensitive indicators used to develop a GDI and a Gender Empowerment Measure, Jamaica had made steady progress in the social and economic advancement of women. The Report goes on to admit however that gender inequality issues persist in key areas including female unemployment rates being twice that of males and the issue of female empowerment at the household level.

The United Nations Development Programme (UNDP) Evaluation Report of the Organisation of Eastern Caribbean Countries (OECS) and Barbados (2009) notes that progress in addressing gender inequality has been inconsistent in these countries largely due to inadequate resources, depressed economic growth which entrench existing inequalities and deeply entrenched cultural values regarding the role and status of men and women. Lack of government knowledge and capacity, as well as low levels of human and financial resources (both in the government and non-governmental sectors), have also resulted in slow progress or a failure of gender mainstreaming initiatives. Table 7 provides some data on the progress of Goal implementation in selected countries. While most countries in the subregion are said to be on target to reach the majority of the Millennium Development Goals by 2015, insufficient information in many areas prevents an overall analysis.

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21 The sub index of economic empowerment on the Global Gender Gap shows that only three countries in the region are in the top 30, four in the top 50 and only six in the top 100 rankings.
22 The lack of GDI ranking due to insufficient data is also the case for Antigua and Barbuda, Dominica, Grenada and Saint Lucia.
23 There is some agreement that the MDG Goal 3 indicators or not the most suitable or relevant for measuring gender equality in the region for example most countries have already reached the targets set for eliminating gender disparities in primary and secondary education.
Additionally, many meeting reports and authors\textsuperscript{24} have noted that the lack of sex disaggregated data at the household level in the areas of income headship, poverty, gender wage gaps and the informal sector remains a major developmental challenge for the region, as it creates barriers to effective planning, policy analysis and strategy development. For example at the 2004 Review and Appraisal of the Beijing Platform of Action the presentation from Dominica noted that a lack of disaggregated household data in inhibited the mainstreaming of gender in the poverty assessment which in turn, inhibited gender analysis and created gaps in assessment, resulting in an inaccurate picture of poverty issues as they related to women and men in that country.

The shortcomings relative to achievement of gender equality and the potential impact of the economic crisis have been recognised at the level of the Caribbean Community (CARICOM). ‘CARICOM countries have made significant strides towards the attainment of the Millennium Development Goals (MDGs), related to women, and even as we cross the mid-point towards the attainment target-date of 2015, we are on track to meet the targets set out in the Goal 3, that is gender equality and women’s empowerment.

Despite these gains, however, many gaps still remain to be addressed for the achievement of women’s empowerment and gender equality. For even though there have been generous formal guarantees of equality, progress for many women, particularly the poorest and most socially marginalised, have been far too slow. For many women, poverty and violence are realities of daily life as they struggle to gain equal rights in employment, participation in public life and public decision-making, as well as equal access to public resources and services. Moreover, the current global economic crisis is likely to exacerbate this situation of women and girls’. Statement by Honorable H. E. Bharrat Jagdeo Current Chairman of CARICOM on the occasion of International Women’s Day \textit{Latin America and the Caribbean} (2009)

Given the acceptance that there are serious gaps relative to the attainment of gender equality and women’s empowerment in the region and the potential negative impact of the current economic recession to continued progress in these areas; it may be argued that there needs to be an urgent assessment of the situation.

\textsuperscript{24} For example see UNDP (2009), Report, of the ECLAC/CDCC FOURTH Caribbean Ministerial Conference on Women (2004), Andaiye in \textit{Gender Equality in the Caribbean Reality or Illusion Chp 3.}

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<td>Insufficient information</td>
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<td>Partial</td>
<td>Insufficient information</td>
<td>Partial</td>
<td>Achieved</td>
<td>Changes needed</td>
<td>Insufficient information</td>
<td></td>
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<tr>
<td>Commonwealth of Dominica</td>
<td>Insufficient information</td>
<td>Achieved</td>
<td>Partial</td>
<td>Achieved</td>
<td>Changes needed</td>
<td>Partial</td>
<td>Insufficient information</td>
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<tr>
<td>Grenada</td>
<td>Changes needed</td>
<td>Partial</td>
<td>Insufficient information</td>
<td>Insufficient information</td>
<td>Achieved</td>
<td>Changes needed</td>
<td>Insufficient information</td>
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Source: UNDP (2009)
B. LABOUR MARKET ISSUES

"The financial crisis is expected to have serious, widespread impacts on the real economy and particularly on the lives of people already in poverty. Historically, economic recessions have placed a disproportionate burden on women. Women are more likely than men to be in vulnerable jobs, to be under-employed or without a job, to lack social protection, and to have limited access to and control over economic and financial resources. Sha Zukang, United Nations Under-Secretary-General for Economic and Social Affairs (2009)

One of the key indicators which can be used to estimate the impact of economic dislocation on women is an examination of their position within the labour market and the potential downstream impacts on poverty and access to resources. There are however, inherent conceptual and methodological problems in trying to separate the effects of recession on women’s work from other macro-economic adjustment processes within the economy. A distinction should therefore be made between the continued disadvantaged position of women in global labour markets, and the immediate impact of economic crises.

Nevertheless, the effects of the recession on employment generally and women’s work particularly may be viewed primarily in terms of the impact on labour force participation rates, real wage levels and sectoral shifts in employment patterns. One way of beginning such an assessment is to capture the situation of women in these areas, prior to or at the point of the recession and extrapolate based on available trends and evidence. However, as Downes (2003) notes, the lack of consistent long-term and up-to-date information on labour market outcomes which can provide general trends on labour market behaviour in the region is a major impediment to thorough analysis.25

While there is very little literature on the impact of recession on women’s employment in developing countries, in recent time greater attention has been paid to the labour market position of women generally. The International Labour Organisation (ILO) (2009)26 provides a substantial analysis of overall global trends of women’s employment which can provide important indicators for regional trends.

The ILO report shows that after four consecutive years of decreases, the global unemployment rate increased from 5.7% in 2007 to 6.0% in 2008. The ranks of the unemployed increased by 13.8 million people between 2007 and 2008, the largest year-on-year increase for which global estimates are available. The global number of unemployed in 2008 is estimated at 193 million.

The unemployment rate for women was 6.3% in 2008, as compared to a rate of 5.9% for men. Between 2007 and 2008, the unemployment rate increased for both men (0.4 percentage point) and women (0.3 percentage point), thus slightly reducing the gender gap in unemployment rates that has been seen in the past decade. In terms of numbers of unemployed, 112 million out of the total of 193 million are men, and 81 million are women.

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25 Downes (2003) Employment in the Caribbean an Overview pg 2. In many instances labour market information is not up to date, for instance ILO databases are only current up to 2004, and other instances there is difficulty drawing comparisons as there is significant lack of data for some countries. Estimates on poverty are also based on differing measurements with statistics only in the late 1990s to 2002.
According to ILO predictions a further 22 million women could fall into unemployment in 2009 as a result of the current global economic crisis/recession. Estimates for 2009 indicate that the global unemployment rate for women could reach 7.4%, compared to 7.0% for men. Regional estimates suggests that Latin America and the Caribbean is one region in which scenarios predicting greater unemployment among women as a direct impact of the economic crisis is more than likely to hold true.

The ECLAC ILO Bulletin (2009) on the Labour Market Situation in Latin America and the Caribbean estimates that urban unemployment in the region rose by 0.6% during the first quarter of 2009, with regard to the same period last year, and makes a direct correlation between this variation and the impact of the international economic crisis. By the end of March (2009), it is estimated that regional unemployment reached 8.5%, rising from 7.9% during the first quarter of 2008. This meant that over a million people in Latin America and the Caribbean have joined the ranks of the unemployed.
In most countries there has been a sharp decline in the participation rate in the labour market among men, while the female participation rate either dropped by less or even increased. The report suggests that in terms of the weighted average the male participation rate dropped by 0.5 percentage points, while the female participation rate rose by 0.1 percentage points. At the same time that the reports notes that female participation rates are increasing, trends are also noted in declining dynamism of social security protected employment and increased movement towards more informal employment, which is evidenced by the rise in own account working in response to the decline in waged employment. Additionally, it is pointed out that the economic crisis has had an adverse effect on employment and decent work conditions, as there are signs of deterioration in job quality.

CARICOM-specific data\(^{27}\) indicate that female unemployment rates have traditionally been higher than males in most countries. Moreover, women’s experience of unemployment in the region also differs from that of men for a variety of reasons.
In many cases men are better positioned to withstand economic shock because they have higher paying jobs, more assets and wealth and their jobs are more likely to offer benefits and be covered by unemployment insurance. Loss of income due to unemployment for women also has differentiated impacts given the high percentage of female headed households in the region, which are often the largest proportion of poor households. Additionally, studies have found that there is a high correlation between loss of income in poor households and high withdrawal rates from school particularly of older girls. Lower spending power has also been linked to malnutrition and reduced school attendance, both of which have long term implications. The negative effects of unemployment depend not only on the loss of a job, but also on the duration of the loss of job access. Seguino argues that in this regard women in the region are more likely to spend longer periods looking for work and out of the job market than men.

Cuts in public sector budgets can also lead to a disproportionate increase in female joblessness because jobs in education, health and social services are predominantly held by women. In some countries, gender norms are such that women are fired before men because a man's job is seen as more important. Seguino indicates that a global survey conducted in 2005 found that almost 40% of those interviewed agreed that when jobs are scarce, men have more right to a job than women. Mention is also made of the experience with the Asian financial crisis where women were laid off at seven times the rate of men in South Korea. Given the ongoing trends in unemployment and layoffs occasioned by the economic recession, it is highly likely that women will continue to be the main losers with many more women pushed into the informal sector as a result.

Gender differences in labour force participation rates are equally a persistent feature of global labour markets. While global male and female labour force participation rates show signs of conversion, the gap is narrowing at a very slow pace and it still amounted to almost 25 percentage points in 2008. Women suffer multiple disadvantages in terms of access to labour markets, and often do not have the same level of freedom as men to choose to work. In 2008, an estimated 6.3% of the world’s female labour force was not working but looking for work, up from 6.0% in 2007, while the corresponding rate for males was 5.9% in 2008, up from 5.5% in 2007.

In the Caribbean, between the years 1998-2004, the gap between women and men’s participation showed very little change. For Belize and Jamaica, the difference in the rates in 1998 were the same as those in 2002 while a similar occurrence was noted in the Bahamas between 1999-2004. Only in the case of Saint Lucia, Barbados and Trinidad and Tobago was there evidence to suggest that the gap in economic participation rates was in fact narrowing while in the case of Dominica and Grenada for the period 1998-2001, the gap widened. There are a variety of factors which influence the participation rates between men and women in the labour force. Due to pregnancy, care for children and other family and household duties women are forced to leave their jobs and in some cases active participation in the labour force. In the main, this reinforces the unequal access to paid employment between men and women in the subregion.

C. SECTORAL EMPLOYMENT - LOCATION OF WOMEN IN THE MARKET PLACE

In exploring the difference in female and male unemployment rates, it is also important to consider gender differences in job patterns by employment status as well as by occupation and economic sector (or industry). This helps to better locate the position of women in the market place. While women's
participation in the labour force may have increased, more often than not they are located in sectors, which are vulnerable to economic shocks.

According to ILO data women are overrepresented in the agricultural sector. Globally, the share of women employed in agriculture stands at 35.4%, as compared to 32.2% for men, but this proportion rises to almost half of all female employment, at 48.4%, if the more industrialized regions are excluded.

**Figure 5**

**DISTRIBUTION OF EMPLOYMENT BY SECTOR**

Only a small proportion of employed women are working in industry (18.3% in 2008, as compared to 26.6% of men); the large majority are in agriculture and, increasingly, in the services sector. The services sector accounted for 46.3% of all female employment in 2008, as compared to 41.2% of male employment.

The global difference between the share of industrial employment in total male and female employment is found in all regions, ranging from a low of 0.5 percentage points in East Asia to 22.5 points in the developed economies and the European Union. The picture with respect to the other two sectors is more varied. In three regions the share of services in total male employment exceeds the corresponding share in total female employment, and in four regions the same is true for the share of agriculture.

The regional situation is characterised by a high degree of occupational segregation which often disadvantages women. “Even where women have made significant gains in paid employment, labour markets remain strongly segregated, often to the disadvantage of women. The extent and pattern of this segregation vary across countries in relation to the social, cultural and economic circumstances in each..."
country. Occupational segregation is often accompanied by lower pay and worse working conditions in female occupations.” CARICOM Men and Women in the Caribbean Community Facts & Figures (2005).

Most women in the region are seen to work in community, social and personal services in many countries namely: Barbados; The Bahamas; Belize; Guyana; Jamaica; Saint Lucia; Saint Vincent and the Grenadines; Trinidad and Tobago. While men dominate the construction field and are also dominant in the areas of craft and related workers, plant and machine operators and assemblers. These jobs are often in high demand and in most cases men occupy senior management positions which are at top of the pay scale.

Figure 6
OCCUPATIONAL GROUPINGS BY GENDER

Another key example of this trend is in the tourism sector. While opening new opportunities for women, the growth of tourism has also served to reinforce gender inequalities. Data from the Barbados Statistical Service informs that in 2004, of a total labour force of 12,200 persons employed directly in tourism, women comprise 59% compared to 40.1% men. In keeping with global trends, men dominate in the upper employment levels as managers, professionals and technical persons accounting for 53% of this category. In the middle sector, women exceed men significantly making up 68%, primarily in clerical positions. In the lower sector women make up 48.3%. Males dominate as machine operators (laundry machines and gardening equipment) and females dominate as elementary workers (maids, waitresses).\(^{31}\)

Very often it is these jobs at the lower end of the spectrum which become the most vulnerable in any situation of economic instability. Given the downturn in the tourism sector in many countries in the region due to the economic recession,\(^{32}\) it is highly probably that women will be most affected by layoffs within the sector.

\(^{31}\) Analysis taken from Commonwealth Secretariat Country Reports on Gender Equality (2007).
Women also tend to be concentrated in export manufacturing industries. Women’s jobs are often among the first to go in this sector when global demand for goods is down or when there is some level of trade/economic reform as in the case of Jamaica.

D. CASE STUDY - EMPLOYMENT TRENDS IN JAMAICA

Labour Force data from the Statistical Institute of Jamaica (2008-2009) shows that the Jamaican situation corresponds to the high level of occupational segregation which characterises the region. In the first instance it is clear that men outnumber women in the labour force. At then end of July 2009, there were some 644,000 men as compared to 485,600 women.

Table 8
EMPLOYED LABOUR FORCE BY OCCUPATION GROUP (2008-2009)

<table>
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<tr>
<th>OCCUPATION GROUP</th>
<th>MALE EMPLOYED LABOUR FORCE</th>
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<tr>
<td></td>
<td>2008</td>
</tr>
<tr>
<td></td>
<td>January April July October</td>
</tr>
<tr>
<td>Professionals, Senior Officials and Technicians</td>
<td>93000 86700 89000 96300 85200 82800 88000</td>
</tr>
<tr>
<td>Clerks</td>
<td>27000 22500 25100 24100 25600 27300 25400</td>
</tr>
<tr>
<td>Service Workers and Shop and Market Sales Workers</td>
<td>79000 82900 82800 82500 83100 80200 82900</td>
</tr>
<tr>
<td>Skilled Agricultural and Fishery Workers</td>
<td>158100 167900 168300 173400 172200 178900 182600</td>
</tr>
<tr>
<td>Craft and Related Trades Workers</td>
<td>163300 151900 150000 146300 142400 133400 137800</td>
</tr>
<tr>
<td>Plant and Machine Operators and Assemblers</td>
<td>68700 63100 67000 65900 60100 61800 63400</td>
</tr>
<tr>
<td>Elementary Occupations</td>
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<table>
<thead>
<tr>
<th>OCCUPATION GROUP</th>
<th>FEMALE EMPLOYED LABOUR FORCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professionals, Senior Officials and Technicians</td>
<td>134000 133200 139100 140100 131200 133000 135500</td>
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Female employment is dominant in the stereotypical areas of clerks, service workers and shop and market sales workers. Women also dominate as professionals, senior officials and technicians while men are largely located in skilled areas such as agriculture and fishery and plant and machine operators and assemblers.

Trends in female employment in the manufacturing sector in Jamaica can be gauged from looking at periods of shifts in the labour market due to changes in trade reform. After rising steadily through the 1980s with the policies promoting ‘free zone’ labor, much of which was in the garments and textiles sector and was targeted to women, women’s share of manufacturing sector employment fell from a peak of 44% of total sectoral employment in 1994 and 1995 to 29% in 2001. This has been directly estimated as an impact of the North American Free Trade Area (NAFTA). The impact is even greater in terms of actual jobs lost. Women’s manufacturing employment fell by more than half from 46,500 in 1995 to 19,400 in 2001. While men’s manufacturing sector employment has also suffered heavily, falling from 59,600 to 47,500, the relative losses were far greater for women than for men (20% for men versus 58% for women). The Jamaican situation reinforces the fact that in periods of economic adjustment women are more likely to lose jobs than men.

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Note: Data for July 2009 are PRELIMINARY (Data for April, July & October 2008 were adjusted)
Source: Statistical Institute of Jamaica

Analysis taken from Wedderburn & Jackson (2009, Feb).
1. Agriculture

In the Caribbean, data for the involvement of women and men in agriculture are generally confined to transactions in the formal market sector. Statistics relating to the production and marketing of the principal export crops, such as banana and sugar, indicate that men are predominant in the control and marketing of export or cash crops. Women, however, are highly visible in the production and marketing of food for domestic, household consumption and tend to participate in regional export trade of food, buying directly at farm gate and exporting to neighbouring islands.

According to the Food and Agriculture Organization of the United Nations (FAO) (2005), women in agriculture in the Caribbean play important roles in household food security as income earners, nurturers, and managers of natural resources and biodiversity. In many cases, however, FAO notes that their efforts are often restricted in this sector by lack of access to land, labour, capital and technology.

In the OECS, while the share of agriculture has been declining relative to GDP for these countries, available analysis\(^34\) suggests that rural agriculture is still an important economic activity primarily dominated by small scale women farmers. Small scale women farmers normally use agricultural production as either the main source or to supplement household income, which supports critical care activities for children and relatives.

In Jamaica, the majority of women farmers are small holders principally engaged in food production for domestic consumption, with the average farm size being significantly smaller in area than that held by men. In Jamaica production constraints related to land tenure and access clearly tend to

\(^{34}\) FAO (2005) The Future of Agriculture in the OECS a Rural Sector Note.
impact more heavily on women than on men.\textsuperscript{35} Research indicates that, while women are predominant in domestic and/or regional sphere of agricultural marketing, men typically are more actively engaged in the marketing of traditional and nontraditional agricultural commodities to extra-regional and international markets.

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{image}
\caption{WOMEN'S SHARE OF AGRICULTURAL SECTOR EMPLOYMENT JAMAICA}
\end{figure}

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\textit{Women's share of agricultural sector employment}
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Source: ILO Data (note 2001 data are for first two quarters)
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In their analysis of labour market dynamics in the agricultural sector Wedderburn & Jackson (2009) note that this sector is also characterised by women’s declining participation over the course of the 1990s. Between 1991 and 2001 women’s share of agricultural sector employment fell from 25\% to 19\%. More worryingly, this negative distributional outcome for women took place amidst a general decrease in agricultural sector employment. Total employment in the sector fell from 243,700 in 1991 to 195,600 to 2001. This reflected a net loss of 23,000 jobs for men, a 12\% decrease in men’s agricultural employment, and a net loss of 25,000 jobs amongst women which amounted to 41\% job loss for women in the sector. While the overall decline in agricultural sector employment affected men and women, women were far greater affected by these direct job losses. Very often women’s location in agriculture is at the level of subsistence production where they have no control over market prices.

\section*{E. THE GENDER PAY GAP}

In 2007, the European Commission\textsuperscript{36} noted that one of the consequences of the differences and inequalities which women face in the labour market is the persistent gender pay gap. Women earn an average of 15\% less than men for every hour worked. In the United States, several studies of the National

\textsuperscript{35} Ibid.

\textsuperscript{36} ILO Global Employment Trends 2009.
Committee on Pay Equity show that wage gaps are a persistent part of the labour market which has been slow to close.

Gender wage differentials may be due to a variety of factors, including crowding of women in low-paying industries and differences in skills and work experience, but may also be the result of direct discriminatory practices in work places.

Globally, throughout most regions and many occupations, women are paid less money than men for the same job. Those women who are able to secure salaried employment are often not receiving the same remuneration as their male counterparts. In a majority of countries, women's wages represent between 70% and 90% of men's wages, with even lower ratios in some Asian and Latin American countries. The International Trade Union Confederation (ITUC) in its report on the Global Gender Pay Gap (2009) found that higher education on the part of women did not lead to a smaller pay gap, in some cases the gap actually increased with the higher levels of education obtained.

The current economic recession is already depressing real wages for women; the gender pay gap adds another dimension of vulnerability to women’s already weak labour market position. The Institute for Women’s Policy Research has found that if women were paid fairly, family incomes would rise and poverty levels would fall.

Table 9
THE IMPACT OF FAIR WAGES ON WOMEN AND HOUSEHOLDS

FAIR WAGES WOULD LEAD TO:

17% increase
The additional amount that single mothers would take home in income if they were paid fairly. This would lead to a 50 percent reduction in poverty for these women, from 25.3 percent to 12.6 percent.

13.4% increase
The additional amount that single women would receive in income if they were paid fairly. This would lead to an 84 percent reduction in poverty for these women, from 6.3 percent to 1 percent.

6% increase
The additional amount that married women would earn if they were paid fairly. This would lead to a 62 percent reduction in poverty for these women, from 2.1 percent to 0.8 percent.

Source: Institute of Women’s Policy Research
World Bank analysis indicates that within the region while participation rates for women have increased in some countries that there is an unexplained gender wage gap. “The influx of women into the labour market could have depressed wages for women, but it should have depressed men’s wages as well......Nevertheless we observe gender trends tied to sectors and occupations; women still dominate traditional occupations such as clerical, service and sales workers (despite rising educational attainment), while males work primarily in elementary, professional, craft, construction and assembly occupations. But the unexplained gender wage gap already controls for sector- and occupation-specific effects. The negative wage premium for women in the Caribbean hovers between 23 and 28 percent”.


What this indicates is that women experience serious impediments in Caribbean labour markets currently. It becomes all the more alarming in the context of an economic recession where moves to implement ‘wage freezes’ or alternative arrangements to stabilize employment like pay cuts and reduced working hours will further depress women’s wages which are already disproportionately lower than men’s.

F. THE GENDERED NATURE OF VULNERABLE EMPLOYMENT

The notion of vulnerable employment is a new concept introduced by ILO, describing people whose employment is particularly at risk to labour market volatility. The indicator of vulnerable employment calculates the sum of own account workers and contributing family workers as a share of total employment. ILO projection suggests that vulnerable employment could increase for both men and women, over 2008 and into 2009. Estimates from one specific scenario, indicate that the female vulnerable employment rate could rise to 54.1% in 2008, and the number of women in vulnerable employment would rise by 27 million to 654 million in 2008. For men, the corresponding proportion in 2008 would be 51.3%, or 915 million men in vulnerable employment. The possibility exists that a rise of the proportion of workers in vulnerable employment to 53.0%, would effectively wipe out more than 10 years in the reduction of decent work deficits.

In all three scenarios presented by ILO for 2009, the impact on the vulnerable employment rate is stronger for men than for women at the global level; in other words, male vulnerable employment rates rise more than female rates. However, it should be noted that Latin America and the Caribbean is the only region in which in all three scenarios the opposite is true; that is, a more significant impact on vulnerable employment rate can be expected for women than for men.

There is a distinct link between increased vulnerable employment for women and poverty. As male employment becomes precarious during an economic crisis, women join the labour force to supplement household income; in particular, women from poor households join the labor force, mostly as unpaid family workers, self-employed workers, or unemployed workers seeking jobs. In these positions women workers carry a higher economic risk and are less likely to benefit from safety nets that guard against loss of incomes during economic hardship. Female headed households are at greatest risk, with few if any savings to weather the crisis, and limited ownership of wealth and other assets, as compared to men. As vulnerable workers they are often incapable of generating sufficient savings for themselves and their families to offset any major shock.

Vulnerable employment is also closely linked to informal employment. The Organization of Economic Cooperation and Development (OECD)\(^{37}\) has predicted that there will be an increased shift to informal employment directly related to the labour market effects of the economic recession; as job losses

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in the formal sector lead to a surge in the informal sector depressing wages and incomes. As a consequence, women have a higher share in the number of working poor in the world – those people who work but do not earn enough to lift themselves and their families above the US$1 a day poverty line. Out of the 550 million working poor in the world, an estimated 330 million are women – a share of 60 per cent. Much of this is related to the fact that most women have less access to and control over economic and financial resources than men. Migrant women, especially those who are undocumented, are at higher risk of exploitation than men if they lose their jobs.

The relatively high share of workers in unskilled elementary occupation in the region (ranging from 19% to 35%) points to a significant level of informal sector activity in the region. The informal labour market tends to be a source of income during economic downturns, as displaced workers engage in various low value-added service activities - street vending, car washing, petty trading, small scale agriculture, etc.

Table 10
INFORMAL EMPLOYMENT AS (%) OF TOTAL EMPLOYMENT

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bahamas</td>
<td>13.1</td>
<td>15.1</td>
<td>15.1</td>
<td>n.a.</td>
</tr>
<tr>
<td>Barbados</td>
<td>11.9</td>
<td>12.7</td>
<td>12.9</td>
<td>12.8</td>
</tr>
<tr>
<td>Belize</td>
<td>n.a.</td>
<td>23.7</td>
<td>24.9</td>
<td>n.a.</td>
</tr>
<tr>
<td>Dominican Republic</td>
<td>n.a.</td>
<td>n.a.</td>
<td>41.0</td>
<td>38.7</td>
</tr>
<tr>
<td>Grenada</td>
<td>18.6</td>
<td>n.a.</td>
<td>23.1</td>
<td>n.a.</td>
</tr>
<tr>
<td>Guyana</td>
<td>47.6</td>
<td>n.a.</td>
<td>n.a.</td>
<td>n.a.</td>
</tr>
<tr>
<td>Jamaica</td>
<td>42.6</td>
<td>39.4</td>
<td>38.6</td>
<td>37.9</td>
</tr>
<tr>
<td>Suriname</td>
<td>n.a.</td>
<td>18.3</td>
<td>18.6</td>
<td>n.a.</td>
</tr>
<tr>
<td>St. Lucia</td>
<td>n.a.</td>
<td>26.9</td>
<td>28.6</td>
<td>30.5</td>
</tr>
<tr>
<td>Trinidad and Tobago</td>
<td>20.7</td>
<td>22.3</td>
<td>18.9</td>
<td>18.5</td>
</tr>
</tbody>
</table>


G. GENDER AND POVERTY IN THE CARIBBEAN

ECLAC (2005) indicates that the Latin American and Caribbean region has the unenviable distinction of being the most inequitable region in the world, with severe rigidities in the patterns of income distribution which may threaten the region’s ability to reduce poverty and meet some Millennium Development Goals targets. The inequitable distribution of income is a reflection of the highly uneven distribution of assets (land, capital, education and technology) and unequal access to these resources. Economic volatility and slow growth rates in the region have been one of the contributing factors to the worsening predicament of the most vulnerable groups in the population, particularly women and poor households. This unequal distribution and lack of access to resources is also one of key determinants of poverty in the region.
Additionally, in Latin America and the Caribbean, women suffer from a series of disadvantages, ranging from unpaid domestic work and a lack of social recognition to higher unemployment levels and wage discrimination, as well as inequality in terms of their access, use and control of production resources and the slow pace of progress towards their political empowerment. Consequently, men and women experience poverty differently. As viewed from a gender perspective, income-based measurements of poverty do not provide any information about the situation of men and women or identify factors involved in the difficulties that men and women face in struggling to lift themselves out of poverty.

Most poverty indicators are not gender-sensitive, since they are aggregates whose unit of analysis is the household rather than the individual and do not include an imputed value for unpaid domestic work. Furthermore, this methodology assumes that resources are evenly distributed among all members of a household and that their needs are equivalent.

Nevertheless analysis of poverty rates in the Caribbean\(^38\) shows that poverty is higher in rural areas than in urban areas. In Jamaica, for example, the rural poverty rate is three times as high as the urban poverty rate, while in Guyana, almost the entire rural population is poor. The situation is similar in Belize, Dominica, Grenada, Saint Kitts and Nevis, Saint Lucia, and Saint Vincent and the Grenadines. Recent Country Poverty Assessments for the OECS reveal that there are significant levels of working poor in the sub-region. In Antigua and Barbuda, it was found that 79.5% of persons classified as living below the poverty line worked regular hours (35–40 per week), while 13.3% of these persons worked more than 40 hours, many of them in more than one job and in the informal sector.\(^39\) Table 11 shows poverty data for selected countries with the in sub-region.

\(^38\) ECLAC (2005).
\(^39\) UNDP May 2009.
Farley (2009), in the analysis of social policy in the region, uses a variety of indicators to measure vulnerability at the household and individual level. Farley suggests that in measuring vulnerability one can account for the capacity of the household or the individual to effectively marshal resources in order to implement successful coping mechanisms. To this extent vulnerability indicators include, poverty head count, dependency ratios and estimation of asset base. However, the problem of accurate estimation arises as comparisons are hamstrung by differences in data availability across the region.

Table 11
POVERTY DATA FOR SELECTED EASTERN CARIBBEAN COUNTRIES

<table>
<thead>
<tr>
<th>Country</th>
<th>Headcount Index (percent)</th>
<th>Indigence (percent)</th>
<th>Month and year of survey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anguilla</td>
<td>23</td>
<td>2</td>
<td>December 2002 (Halcrow Group Ltd.)</td>
</tr>
<tr>
<td>Antigua and Barbuda</td>
<td>18</td>
<td>4</td>
<td>August 2007 (Kairi Consultants)</td>
</tr>
<tr>
<td>British Virgin Islands</td>
<td>22</td>
<td>&lt;0.5</td>
<td>May 2003 (Halcrow)</td>
</tr>
<tr>
<td>Commonwealth of Dominica</td>
<td>39</td>
<td>15</td>
<td>June 2003 (Halcrow)</td>
</tr>
<tr>
<td>Grenada</td>
<td>32</td>
<td>13</td>
<td>October 1999 (Kairi Consultants)</td>
</tr>
<tr>
<td>Saint Kitts and Nevis</td>
<td>31</td>
<td>11</td>
<td>March 2001 (Kairi Consultants)</td>
</tr>
<tr>
<td>Saint Lucia - 1995</td>
<td>25</td>
<td>7</td>
<td>December 1995 (Kairi Consultants)</td>
</tr>
<tr>
<td>Saint Lucia - 2005/2006</td>
<td>29</td>
<td>2</td>
<td>June 2007 (Kairi Consultants)</td>
</tr>
<tr>
<td>Saint Vincent and the Grenadines</td>
<td>38</td>
<td>26</td>
<td>April 1996 (Kairi Consultants)</td>
</tr>
</tbody>
</table>

Source: UNDP May (2009)
Table 12
INDIVIDUAL LEVELS OF VULNERABILITY WITH IN THE CARIBBEAN

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Vulnerability Indicators</td>
<td>6318.0</td>
<td>2863.0</td>
<td>1287.0</td>
<td>4104.0</td>
<td>3262.0</td>
<td>92028.0</td>
<td>79538.7</td>
<td>5086.0</td>
<td>7980.0</td>
</tr>
<tr>
<td>Vulnerability line ( annual)</td>
<td>7897.5</td>
<td>3578.8</td>
<td>1608.8</td>
<td>5130.0</td>
<td>4077.5</td>
<td>115035.0</td>
<td>99423.4</td>
<td>6357.5</td>
<td>9975.0</td>
</tr>
<tr>
<td>Poverty headcount Index ( Adult equivalent)</td>
<td>18.6</td>
<td>9.3</td>
<td>33.0</td>
<td>32.7</td>
<td>21.0</td>
<td>36.9</td>
<td>13.1</td>
<td>28.8</td>
<td>16.7</td>
</tr>
<tr>
<td>Low per capita household consumption</td>
<td>54.3</td>
<td>19.9</td>
<td>-</td>
<td>58.9</td>
<td>39.3</td>
<td>56.0</td>
<td>25.7</td>
<td>40.3</td>
<td>26.3</td>
</tr>
<tr>
<td>Low adult equivalent household consumption</td>
<td>28.8</td>
<td>9.7</td>
<td>44.3</td>
<td>45.1</td>
<td>25.7</td>
<td>45.0</td>
<td>25.7</td>
<td>40.3</td>
<td>26.3</td>
</tr>
<tr>
<td>Low education attainment</td>
<td>52.3</td>
<td>38.7</td>
<td>51.6</td>
<td>-</td>
<td>70.5</td>
<td>66.0</td>
<td>48.6</td>
<td>53.5</td>
<td>33.0</td>
</tr>
<tr>
<td>Insufficient employment</td>
<td>23.9</td>
<td>17.8</td>
<td>30.0</td>
<td>39.9</td>
<td>45.0</td>
<td>28.3</td>
<td>30.8</td>
<td>35.0</td>
<td>30.4</td>
</tr>
<tr>
<td>High dependency ratio</td>
<td>8.7</td>
<td>16.0</td>
<td>49.1</td>
<td>12.7</td>
<td>36.6</td>
<td>5.7</td>
<td>11.9</td>
<td>12.3</td>
<td>9.1</td>
</tr>
<tr>
<td>Low asset base</td>
<td>8.8</td>
<td>1.4</td>
<td>-</td>
<td>31.2</td>
<td>42.1</td>
<td>-</td>
<td>20.9</td>
<td>13.2</td>
<td>13.9</td>
</tr>
<tr>
<td>Gender : female</td>
<td>30.3</td>
<td>10.3</td>
<td>-</td>
<td>45.0</td>
<td>25.9</td>
<td>45.8</td>
<td>26.2</td>
<td>42.5</td>
<td>26.9</td>
</tr>
<tr>
<td>Male</td>
<td>2.8</td>
<td>10.3</td>
<td>-</td>
<td>45.8</td>
<td>25.5</td>
<td>44.2</td>
<td>25.3</td>
<td>38.4</td>
<td>26.3</td>
</tr>
</tbody>
</table>

Source: Farley (2009)

High levels of vulnerability, particularly in the context of an economic crisis exacerbate pressures on women to remain in abusive relationships, migrate for work or enter into the sex trade and other risky professions. This situation will be compounded if the analysis from UNIFEM holds true. UNIFEM suggests that ‘Across the region, there are few public assistance or social protection programmes aimed specifically at alleviating the poverty of women’s households. In the post-colonial environment, the state has been expected to provide education and health care for children, but there is little discussion of the role of the state in meeting livelihood needs connected to gender inequalities......these programmes make no special allowance for mothers who have exclusive responsibility for the care of their children, an approach that reinforces female poverty’.
VI. POLICY RESPONSES

Governments in the region have responded to the economic recession by employing a variety of expansionary fiscal and monetary policies aimed at stimulating key sectors of the economy and keeping employment stabilised. Direct fiscal support has been provided to assist key productive sectors and governments have also moved to take advantage of external funds available to assist countries during the crisis. The capacity of governments to engage in large counter cyclical policies will vary according to national capacities, the structure of the national economies and the institutional structures for implementation.

Several governments in the region have taken steps to mitigate the impact of the recession on the social sector and have sought to introduce measures aimed at maintaining social protection and safety nets. Policies are geared towards: (a) *Maintaining Employment & Cushioning Job Loss* - for example the Employment Stabilization Scheme in Barbados and the provision for tax exemptions for low income workers and the provision of direct compensation for persons who have lost their jobs (Bahamas); (b) *Increasing Social Safety Nets Programmes* - for example increased pension payments in Antigua and Barbuda, the removal of Value Added Tax (VAT) on staple goods (Guyana) or the provision of temporary subsidies, increases in school feeding programmes and schools grants (Jamaica); (c) *Increasing access to Micro-financing*, for example the US$10 million expansion of the Development Finance Corporation for on lending to small farmers, young entrepreneurs and small business.

Table 13
AN OVERVIEW OF POLICY MEASURES IMPLEMENTED BY REGIONAL GOVERNMENTS

<table>
<thead>
<tr>
<th>POLICY MEASURES</th>
<th>APPLICATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monetary/Financial</td>
<td>Liquidity injections in national currency for example the issuing of treasury bills, notes and debentures, reductions in interest rates (except Jamaica), regional liquidity support fund in the OECS to support countries affected by CL financial collapse</td>
</tr>
<tr>
<td></td>
<td>Initiatives to boost agricultural production, to market tourism, to promote SME, to boost manufacturing exports, restructuring of the bauxite industry in (Jamaica), increase in housing construction</td>
</tr>
<tr>
<td>Sectoral Policies</td>
<td>Increase in minimum wage, provision of training, establishment of unemployment assistance fund (Bahamas), broadening the scope of special programmes (PATH) in Jamaica, boost in welfare, use of National Insurance Fund in Barbados for training, temporary subsidies for basic food staples (Barbados), tax exemptions for low income workers</td>
</tr>
<tr>
<td>Social Policies</td>
<td>Increase in Caribbean Development Bank (CDB) assistance providing policy based grants, economic infra-structure, education and lines of credit. Support from developed countries and international institutions, including EU funding for Jamaica, Belize, Guyana, IMF funding for St Vincent (5.7m), Saint Kitts (3.4 mill) and Grenada (6.8mill)</td>
</tr>
<tr>
<td>Multi-lateral Financing</td>
<td>Assistance from the IDB sustainable liquidity programme</td>
</tr>
</tbody>
</table>

Source: ECLAC 2009 ‘The Reactions of the Government of the Americas to the International Crisis’

For full details see ECLAC paper. This paper provides a summary of selected measures.
The nature of relationships within the state can significantly influence the effectiveness and scope of policy responses. Good working relationships between the State, private sector and the trade unions can lead to innovation in policy responses which allows the State to enhance its resilience above its proven capacity, for example, the Barbados Government hosted a major economic conference in early 2009 with all of the key economic actors and developed a compact on how to maintain jobs in that country. Other governments have moved to put in place national task forces to advice on the way forward. Such mechanisms serve a two fold function. Firstly, they ensure that key actors feel they are involved and have a space to input recommendations and, secondly, they foster an important national psyche of cooperation and collective national effort.

At the regional level CARICOM Ministers of Finance and Heads of Government established a Regional Task Force to Develop Regional Strategies for Mitigating the Effects of the Global Financial and Economic Crisis in CARICOM under the chairmanship of the President of the Caribbean Development Bank (CDB). CDB response mechanisms include:

- Policy-based loans designed to provide budgetary support
- Investment loans for infrastructure
- Credit lines to institutions
- Direct poverty reducing investments - Basic Needs Trust Fund Projects
- Technical Assistance

The ECCU countries have also developed their own strategic policy response to the global economic and financial crisis known as the ECCU Eight Point Stabilisation and Growth Programme.41

This programme consists of the following:

- Suitably adapted financial programmes for each country
- Fiscal reform programmes
- Debt management programmes
- Public sector investment programmes
- Social safety net programmes
- Financial safety net programmes
- Amalgamation of the indigenous commercial banks
- Rationalisation, development and regulation of the insurance sector

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This programme is said to be aimed at stabilising and transforming the economies with three main objectives, namely: stabilisation, stimulus and structural reform. In particular the social safety net programmes speak specifically to the need for social mechanisms to mitigate the impact of the crisis on the poor and most vulnerable in our region. Measures put forward are as follows:

- Greater coordination and collaboration within and among countries in the implementation of social protection systems;
- Improved targeting of social protection programmes;
- Rationalisation and consolidation of social protection programmes to improve efficiency and to establish priorities;
- Initiatives geared towards moving persons out of poverty including education enhancement, training and retraining, temporary work programmes and small business development programmes.

Clearly, governments in the region through various strategies and measures have attempted to enhance social protection to mitigate the expected fallout of the economic recession. Measures aimed at social protection are grounded in attempts to shore up the resilience of vulnerable communities and households, staving off poverty and reducing dysfunctional behavioural responses.

From a developmental gender standpoint however, there is one glaring omission from the social policies of Governments in the region thus far. There is no indication that policy responses have been informed by gender analysis or considerations of gender equality and women’s empowerment. Based on the policy measures that have been put forward there is no indication of acknowledgement that the economic crisis will have a differential impact on men and women. Policy responses also do not clearly show any synergies with international commitments made by the region on gender equality and empowerment. For the most part social protection measures seem to assume that the impact of the crisis will be gender neutral and that applied measures will address the situations of a broad range of social groups.

Empirically this has never been the case. Policy responses cannot afford to be gender neutral, there must be specific targeting and deliberate policy choices which seek to offset the unequal social and economic burden carried by women. They must seek to specifically address the equality challenge that women face in the labour market, in their access to resources, and in their unpaid family care work. The economic crisis will imperil the achievement of socially equitable growth and this places a greater responsibility on governments to ensure that gender equality and women’s empowerment is a key focal area in policy responses given the multiple roles that women play in safeguarding social development.

As governments focus on their specific national situations, prioritization of resources and social protection strategies must be developed in concert with international commitments on gender equality and women’s empowerment. All Governments in the region have made commitments to the three major international ‘treaties‘ on gender equality and women’s empowerment and have made significant strides as aforementioned to ratify national legislation to give reality to the treaties.

In the context of economic crisis and recession, commitments made in these areas cannot be de-prioritized on the basis of crisis management but rather this is time for refocus energies on these goals in order to maintain the current level of social development.
VII. RECOMMENDATIONS

As the Caribbean develops and implements policy responses in the context of an economic recession it has an opportune moment to show leadership and decisive action in the area of gender equality and empowerment of women. The strategic fashioning of gender sensitive social protection measures will reinforce its commitments to women and to social development generally.

In this context it is recommended that:

1. **Governments in the region should move to ensure that stimulus packages and other policy responses are gender-equitable.** Given the evidence that economic crisis/recession can disproportionately disadvantage women, stimulus packages and other policy interventions should ensure that government expenditure is gender-equitable. Moreover, in the design of such policies/measures governments should ensure coherence with international commitments to gender equality including the Millennium Development Goals, CEDAW and the Beijing Platform of Action.

2. **Gender analysis should be applied in the monitoring and evaluation of policy responses across key line ministries.** This should build upon the framework already established for mainstreaming gender. The inclusion of gender analysis utilising specially designed gender indicators should provide key data on the allocation of public expenditure, the effectiveness of implementation relative to target group and inform ongoing implementation of policy responses to ensure gender sensitivity.

3. **Evidence based policy interventions must be enhanced in order to ensure the effectiveness of policy implementation.** Throughout the region there is a dearth of up to date sex disaggregated data on poverty, labour force participation, household vulnerability and trends in the informal economy. Moreover, comparative analysis is often hampered because of the different measurements used throughout the region. Evidence based policy interventions can serve as tool to ensure effective gender analysis and ensure efficiency in the allocation of scarce resources.

4. **Gender Bureaus/ Ministries should be become key interlocutors in the coordination of policy responses.** Gender Bureaus and Ministries working on women’s issues should be centrally included on national government response teams or taskforces which are set up to monitor, evaluate and develop policy responses. These Bureaus/Ministries should be given enhanced capacity to affect the design of gender indicators for monitoring and analysing the impact of economic crisis and the policy responses applied to mitigate the impact.

5. **Governments should seek to ensure that non governmental organizations working in the areas of women issues are strategically included in the framing of policy responses.** The inclusion of women and women’s organization in key policy spaces ensures that they are empowered and play an active role in the alleviation of their own circumstance. Governments must guard against putting processes and policies in place which treat vulnerable groups as simply victims rather than active agents in their own recovery.

6. **Policy responses should specifically target rural areas and agriculture production particularly for Eastern Caribbean countries.** Investment in infrastructure and agriculture in rural areas will have significant spill over household effects. Investment in rural infrastructure creates employment and aids poverty alleviation through the construction and repairs of farm-to-market roads, post-harvest facilities, irrigation systems, portable water systems and other farm...
projects which will provide long-term advantages to a large percentage of women in agriculture. Policy responses should also include targeted technical assistance and specialized credit facilities.

7. **Social and infrastructure spending needs to be ring-fenced.** Governments need to ensure that in the context of constrained resources and budget cuts that social and infrastructural spending is protected and maintained. Past experience suggests that these are often the first to go in budget cuts with devastating impacts on women and poor families. Allocating funding for social infrastructure investment in areas such as public health, education, child care, and other social services, has two benefits. First, it generates jobs for women since women are heavily represented in those occupations. Second, directing funding to activities that help women with their family life – e.g., child care services, contraception, and school feeding programmes – can soften some of the negative effects of the crisis for entire families. The suggested expenditures on the social infrastructure, aside from cushioning women and children, have the added effect of contributing to long-term health of the economy by raising productivity. Efficiency should be enhanced in those agencies with special responsibility for social services for example Welfare Departments etc to ensure that they are responsive and efficient in their operations.

8. **Consideration is given to direct cash transfers.** Countries should examine the applicability of using Conditional Cash Transfer (CCT) programmes to specifically target key groups and particularly to assist women with school related expenses and healthcare. Experience from Latin America shows that CCTs can help families to sustain food consumption levels, which reduces negatives impacts on health and also has positive effects on school attendance.

9. **Government strategically intervene within the market to lower high food prices.** Despite estimates that global food prices have food dropped significantly, there has been a significant time lag in reduction of food prices in the Caribbean. High food prices are a critical source of household vulnerability which has serious implications for education, nutrition and social stability. Some governments have already to moved to either remove Value Added Tax (VAT) or to subsidise baskets of goods. However, in light of the current crisis and persistent high food prices governments should consider strategic intervention either through enhanced monitoring or the creation of public avenues which facilitate access to cheaper goods and other fiscal measures designed to lower food prices.

10. **Governments should seek to enhance schemes for providing training, employment placement and the provision of direct unemployment benefits for women.** Schemes designed to offset shocks in the labor market by either providing direct social benefits like unemployment insurance systems provide women time to seek new opportunities and to re-skill and serves to buffer increased household vulnerability. Employment placement services for women and investing in training women for non-traditional occupations are important support measures.

11. **Enhancement of Commitment to ILO Convention on Decent Work to preserve the quality of women’s work.** Governments should enhance commitment to ILO Conventions on Decent Work by utilising tripartite arrangements where they exist and other mechanisms to seek commitments from private sector around the decent work agenda. Moreover, monitoring mechanisms should be established with trade unions playing a key role to ensure that women’s work allows them to maintain a decent wage, with equal security to men, social protection and access to training.

12. **The strengthening of legislative frameworks which afford protection for women.** This crisis should provide the incentive for governments to pass legislation which gives effect to critical social protection for women including laws relating to gender based violence, minimum
wage, anti-discrimination and workers rights. These laws can act as effective buffers to some of the potential negative impacts of the crisis on women and importantly send a clear message to society, that unfair and unequal treatment of women will not be accepted.
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