
Impact of the global economic crisis on women, girls and gender equality

This document was developed thanks to the contribution of the German Federal Ministry for Economic Cooperation and Development (BMZ), as part of a Grant Agreement between UNAIDS and the German BACKUP Initiative, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ).

UNAIDS/JC2368E (English original, July 2012)
ISBN 978-92-9173-989-9

Copyright © 2012
Joint United Nations Programme on HIV/AIDS (UNAIDS).

All rights reserved. Publications produced by UNAIDS can be obtained from the UNAIDS Information Production Unit.

Reproduction of graphs, charts, maps and partial text is granted for educational, not-for-profit and commercial purposes as long as proper credit is granted to UNAIDS: UNAIDS + year. For photos, credit must appear as: UNAIDS/name of photographer + year. Reproduction permission or translation-related requests—whether for sale or for non-commercial distribution—should be addressed to the Information Production Unit by e-mail at: publicationpermissions@unaids.org.

The designations employed and the presentation of the material in this publication do not imply the expression of any opinion whatsoever on the part of UNAIDS concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries.

UNAIDS does not warrant that the information published in this publication is complete and correct and shall not be liable for any damages incurred as a result of its use.

UNAIDS 20 avenue Appia | CH-1211 Geneva 27 Switzerland | Tel. (+41) 22 791 36 66
Fax (+41) 22 791 48 35

CONTENTS

Introduction	2
Current state: Gender equality and the Millennium Development Goals	3
The global perspective	4
National consequences and policy measures	6
Impact on the lives of women and girls (individual/community)	8
Opportunities to advance gender equality	9
Discussion	9
Recommendations	12
References	14

INTRODUCTION

The global economic crisis that began in 2008 has been the most significant economic slowdown since the Great Depression (1), with consequences that have ricocheted throughout the world. Financial crises and the policy responses put in place impact men and women differently, and yet the effects of austerity measures on women and girls are rarely considered. Globally, women are more vulnerable to these economic shocks (2). During times of economic crisis, global gender inequalities mean that women and girls, particularly in low-income countries, are more likely to be taken out of school, are the first to reduce the quantity or quality of the food they eat or to forgo essential medicines, and are more likely to sell sex in order to survive (3). This negatively impacts on women's health and the gains that have been made in girls' education, undoing the progress that has been made towards achieving the Millennium Development Goals (MDGs).

This paper outlines the impacts of the global economic crisis on women, girls and gender equality in order to advocate for sustained investment in this area. To capture the full impact of the crisis on women and girls, the paper provides a summary of evidence from high-, middle- and low-income countries across the globe, with a focus on countries with a high burden of human immunodeficiency virus (HIV).¹ It draws on various sources of information, including a review of the literature, relevant documents from the public and private sectors, an analysis of relevant databases, and interviews with notable scholars and professionals in the fields of economics

and gender equality. In order to better understand the long-term effects of the crisis on gender equality, this paper is divided into the impacts of the crisis at three levels: global (trade patterns, commodity prices), national (public-sector investment, stimulus packages, employment), and individual/community (social and economic empowerment, food consumption, health-seeking behaviour).

There are limited human development data on the current crisis (4). This means that the majority of evidence on the impacts of the crisis on women, girls and gender equality comes from past crises such as the Asian financial crisis of 1997–1998. Studies from past crises have been included in this paper along with a number of more recent case studies from India, Nigeria, South Africa and Thailand. On their own, none of these studies provides a complete picture of the impacts of the global economic crisis on women, girls and gender equality. The impacts have differed considerably between countries: Countries with a high burden of HIV such as China and India have been able to withstand many of the effects of the economic crisis, while countries across Africa have been widely impacted due to the combined effects of the financial crisis with spikes in food and fuel prices. Major differences also exist between women and girls within countries. Nonetheless, by looking at these studies as a whole, we are able to draw a number of lessons about why there is a need to invest in women, girls and gender equality during times of economic crisis and how this can be done effectively.

1 All Joint United Nations Programme on HIV/AIDS (UNAIDS) priority countries were considered in this review, including Brazil, Cambodia, Cameroon, China, Democratic Republic of the Congo, Ethiopia, India, Kenya, Malawi, Mozambique, Myanmar, Nigeria, Russian Federation, South Africa, Thailand, Uganda, Ukraine, United Republic of Tanzania, Zambia and Zimbabwe.

This issues brief is intended for international, regional and national decision-makers, policy-makers and advocacy groups interested and engaged in addressing the global economic crisis. The purpose of the paper is to call for the respect of women's rights and gender equality in times of economic crisis, and to make the case for sustained investment in meeting the needs of women and girls.

Current state: Gender equality and the Millennium Development Goals

Inequalities between men and women throughout the world mean that women are among the most vulnerable people to economic shocks. Women globally have lower wages than men, with a 22% pay gap, and are often the first to lose their jobs (5). Women also face discrimination in education, with 96 girls for every 100 boys enrolled in primary school in developing regions in 2011 (6). Lower levels of education mean that women are more likely than men to be involved in lower-paying jobs or low-skilled labour and are therefore more susceptible to financial crises. Since women are often responsible for the unpaid care of children and sick family members, their choices of what paid work they are able to take on and their bargaining power within these paid positions are often compromised. The International Labour Organization reports that across sub-Saharan Africa, the female working poverty rate exceeds that of men in 22 of 27 countries based on the available data (7). Investing in women therefore reaches some of the poorest and most disadvantaged people in society.

The reality is that investing in women often means supporting families and children and therefore society at all levels. All individuals require a basic amount of human labour to meet their basic needs of food, water, clothing, shelter and care when they are sick or elderly. As feminist economists have long pointed out, the division of labour almost universally places women at the centre of these tasks (8). The logic follows that investing in women also invests in meeting the basic needs for all individuals. The rationale for investing in women with micro-finance programmes and cash-transfer policies draws on this basic principle, even though there is recognition that the expectation that women and girls are responsible for the majority of care work needs to be addressed as a long-term objective. According to the World Bank, "policy responses which build women's roles as economic agents and their preference for investing resources in child well-being can go a long way towards mitigating negative effects [of economic crises]" (9).

The consequence of not recognizing the importance of investing in women, girls and gender inequality is that the long-term impacts of the crisis may be deepened further when the effects of unemployed women, uneducated girls and the growing burden of care are realized, leading to deeper levels of poverty and greater inequality for all individuals. There has been widespread concern that this will slow progress on the MDGs (9). Evidence from previous economic shocks shows that women who lose their financial independence due to job loss or reduced earnings are more likely to be pushed into sexual exploitation or trafficking (10). This contributes to the spread of HIV, in particular in low- and

middle-income countries that already have a high burden of the disease, and could undermine the achievements that have been made towards MDG6 on combating HIV and other diseases.

In addition, girls in countries with pre-existing low female schooling rates and high child mortality rates are highly vulnerable to being pulled out of school during times of crisis as households attempt to deal with financial constraints. This has grave implications not only for MDG3 and its objective of eliminating the gender disparity in primary, secondary and tertiary education in these countries, but also for the achievement of MDG4 (child health) and MDG5 (maternal health). The countries where women and girls face the greatest potential long-term impacts as a result of the global economic crisis are countries with pre-existing high infant and child mortality rates or low female schooling rates, indicating development challenges. A report from the World Bank identifies 15 countries, mostly in Africa, where this is the case. According to the report, the countries most at risk of experiencing a deepening of inequalities, higher child mortality and lower rates of female schooling as a direct result of the economic crisis include the Democratic Republic of the Congo, Ethiopia, Mozambique, Nigeria, United Republic of Tanzania and Zambia (9).²

The crisis has also contributed to fewer funds being available in high-income countries to address the MDGs. The Organisation for

Economic Co-operation and Development reported a drop of 3% in aid funding for developing countries in 2011, breaking a long trend of annual increases (11). According to the United Nations Commission on Population and Development, goals of reducing maternal mortality and achieving universal access to reproductive health (MDG5) are significantly underfunded as a result of the global economic crisis (12). The planning of the MDGs did not take into consideration the potential impacts of changes to the global economy (3), which has left many countries far from meeting the MDG targets and with fewer resources available to make it happen. This has serious implications for the achievement of the MDGs by their target date of 2015.

The global perspective

A series of macroeconomic shocks have taken place at a global level as a result of the economic crisis, which have had an impact on the lives of women and girls around the world and have changed the landscape for gender equality. One of these shocks was the collapse of the investment bubble in high-income countries in 2008, which spread to middle- and low-income countries as financial transfers began to shrink along with markets for exports (3). This contributed to what has been referred to as a “triple crisis” in many low-income countries, as the financial crisis combined with pre-existing shocks that had taken place in food and fuel prices (13). Aggregate

² This list includes the countries that are at risk of deepening gender inequalities according to the World Bank report and that also have a high prevalence of HIV. Additional countries listed in the World Bank report include Afghanistan, Burkina Faso, Chad, Gambia, Ghana, Kenya, Mali, Niger, Sierra Leone, Sudan and Togo.

shocks of this kind cause disproportionate harm by increasing inequalities and lowering standards of living among the most vulnerable people in society, in particular women and children (2).

One of the most significant outcomes of the global economic crisis has been a change in trade patterns as the markets for particular commodities shrank, leading to job losses in countries that supplied goods for those markets. Women make up 60–80% of export manufacturing workers in low- and middle-income countries, meaning they are particularly affected by these changing trade patterns (14). This has had an impact on several industries that employ primarily women, such as export processing in eastern and southern Africa (10), the cut-flower industry in Uganda (15) and the manufacturing sector in Thailand (16). In the case of Thailand, women who have lost their jobs have often turned to informal housework jobs. Studies from the Asian crisis point to how the closing of garment factories led more young women to turn to the informal economy and sex work as a means of compensating for loss of income (17). A rise of sex work resulting from increasing unemployment during the current economic crisis has also been reported in eastern and southern Africa (10).

Shrinking markets in high- and middle-income countries have also led to job losses by foreign women migrants from poorer regions and countries. These migrants offer a means of support for poor families in regions where there is no work or means of sufficient income. As families with higher levels of income decide that they can no longer afford to hire foreign women workers to do domestic labour, these workers lose

what is often the livelihood of their entire family. Reports from high-income countries that women migrant workers were forced to return to their homelands began appearing shortly after the crisis began (18,19). This represents an entire shift in the global sphere of women's labour from paid to unpaid domestic work, and increases the burden of domestic labour on women in all contexts.

As women return home from paid employment in foreign countries or regions and lose their jobs as factories close, they often turn to the informal sector, including street vending and trading of goods, as a means of supporting themselves and their families. However, even these informal jobs are gendered, with the "skilled" jobs in construction and manufacturing often reserved for men, while women are restricted to the lower-paid positions of trading goods and making handicrafts (20). The informal sector has also been affected by the global slowdown according to a series of 160 qualitative interviews with informal workers across 11 cities in Africa, Asia and Latin America conducted by Women in Informal Employment, which found that 70% of those interviewed reported a decline in their weekly income (21). As a result, studies of the impact of the crisis on women working in the informal economy report a rise in hours of work, decreases in wages, and increases in women's vulnerability to physical and psychological stress (22) as women face the burden of searching for additional sources of income.

In low- and middle-income countries, particularly across Africa, rising costs of food and fuel have created a double burden for women and girls; for example, in South Africa, food prices increased

by 7.1% between 2010 and 2011. Some of the highest increases in food prices over the past 3–4 years have occurred in the Russian Federation, a high-income country with significant income disparity, with increases between 7% and 11% every year since 2008 (23). A comprehensive study from six sites in Nigeria has shown that rising household costs have required women to take on additional work and work significantly longer hours in order to offset the price increases (24). Other studies point to the particular impact these rising household costs have had on the health of women, specifically pregnant women and women living with HIV (25). Women who are already facing health risks, including pregnancy and HIV, are particularly vulnerable to reduced nutrition resulting from unaffordable food prices and may not be prioritized within households. For example, a qualitative study from six countries (Bangladesh, Indonesia, Jamaica, Kenya, Yemen, Zambia) showed that women, even when pregnant, are not prioritized when making nutritional choices for their family during times of crisis (26).

National consequences and policy measures

Macroeconomic shocks such as the collapse of the investment bubble and rising food and fuel prices have direct impacts on women and girls through post-crisis austerity measures that are put in place by international institutions and national governments. The austerity measures that were adopted around the world in reaction to the crisis (either voluntarily or as part of the requirements of the emergency loans provided by the International Monetary

Fund) often required reductions in health and social expenditure (3). This section looks in more detail at how national austerity measures have impacted on women, girls and gender equality.

Austerity measures such as cuts in spending on social and health services at a national level tend to impact first on women and girls. Global gender inequalities contribute to women often taking on exclusive responsibilities for children and sick family members, meaning that cuts in government support increase the unpaid workload of women. Unwittingly, national governments often contribute to this burden by not considering the differential impact of government cuts on men and women. For example, evidence from past economic shocks shows that in trying to maintain employment levels, governments tend to allow the burden of adjustment to fall heaviest on non-salary items such as drugs (1). This has the unintended consequence of protecting formal employment (which is dominated by men in many contexts, especially at higher levels) while at the same time putting heavier burdens on household expenses (often the domain of women).

Reductions in public spending often lead to a rising cost of health and education, which in turn has direct negative impacts on women and girls. It has been observed that “countries facing economic crisis and an associated reduced government spending for health and education are likely to witness an increase in the number of women who have no choice but to attempt to depend on relatively unstable employment in the informal economy” (20). This is due to the importance of both education and health in ensuring women can enter and stay in

formal sector jobs; when a woman's health or education is compromised, her ability to participate in formal or stable work is also often affected. A specific example of this type of compromise comes from Nigeria, where evidence shows that the financial crisis has led to an increase in school withdrawals of girls to ensure the education of boys or younger siblings: Being a girl increases the probability of dropout (24).

Austerity measures that tighten financial lending also have a disproportionate impact on women and girls. Existing gender norms influence the decisions made by commercial lenders as the viability of providing credit to female-owned business is perceived as more risky (27). Women make up the majority of clients of micro-finance institutions, but there is an expectation that such credit will decline as a result of the liquidity problems in the financial sector on a global level (28). Moreover, the earlier described impact of the economic crisis on the informal-sector cashflow will affect the ability of women to meet the obligations of existing credits, thus reinforcing the perception of women being risky lenders. The combination of gender norms that already disadvantage women in business and a reduced availability of credit will make it more difficult for women in both high- and low-income countries to gain access to financial support.

The global gap in pay between men and women puts women at greater risk of facing severe poverty. Women may sometimes have greater job security because they are unfairly being paid less than their male counterparts, but women are also more vulnerable during economic recessions because of their employment in precarious (often informal or part-time) positions of employment

and the dominance of "male breadwinner" norms that lead employers to keep male over female employees (27). Women are therefore often the first to lose jobs or see a reduction in salary over their male counterparts.

Stimulus packages that have been introduced to provide an economic boost in several high- and middle-income countries have not considered how they might be able to address gender inequalities (27). This runs the risk of reaffirming gender inequalities, for example by supporting formal employment that benefits men while making cuts to health and social services such as child-care facilities, putting increasing burden on women as caregivers. Not only does this impact on gender inequality but also it can further destabilize the economy, as suggested by evidence that government spending in social areas has a more stabilizing effect on a country's gross domestic product compared with government spending as a whole (2). Investing in women and girls has long-lasting benefits for the well-being of society, both economically and socially.

Evidence from previous economic crises supports the need to invest in social protection mechanisms on a long-term basis, which can then be ramped up during times of crisis in conjunction with stimulus packages and other financial measures. Developing countries that already had social safety nets in place were best able to weather the effects of the beginning of the economic crisis in 2008 and 2009 (29). This included several Asian countries, which had already experienced a significant economic shock in 1997–1998 and had put in place social protection mechanisms, including social insurance schemes, food subsidies,

welfare programmes for children, elderly people and people with disabilities, student subsidies, and conditional cash transfers for women sending their children to school (30,31). Social health insurance schemes and exemption mechanisms for vulnerable people provide a well-recognized means of reducing the impact of rising health-care costs on poorer households (32). Unconditional cash-transfer programmes, as introduced by Indonesia, that provide cash to poor households as a means of mitigating economic shock have also proven to be a viable form of protection (29). A combination of policies that protect the multiple dimensions of welfare, nutrition and educational status of women and girls alongside mechanisms such as cash transfers leave women and girls better able to manage crises.

Impact on the lives of women and girls (individual/community)

The impact of the global economic crisis at the global and national level has had profound implications for the economic and social empowerment of women and girls at an individual and community level. One immediate consequence of the economic crisis and related job losses, cuts in public spending and shrinking wages in the informal sector is the impact on the amount of free time women have each day. Studies report an increase in “time poverty” of women as the need to remain competitive within informal markets dominated by women turns into longer days and working hours (2). This is magnified by the increasing need for the provision of care by women,

which was previously provided by the state (3). The time burden on women lessens opportunities for economic empowerment through involvement in the formal employment sector, education or entrepreneurialism.

Economic crisis can also accentuate gender inequalities within households and reduce opportunities for social empowerment. There is evidence that women are often the first to stop eating in order to ensure the supply of food to their family, despite the consequences for their own health, including risk of poor pregnancy outcome and maternal death and the impact this can have on the long-term food security of the family (33). Studies from India show that women, as caretakers of the family, are expected to eat only the remaining or leftover food, which can result in malnutrition for the mother and eventually the children (28). Related gender norms around the behaviour of women as requiring self-sacrifice also reduce the health-seeking behaviour of women, meaning they will often forgo essential medicines and put their own lives at risk during times of economic hardship (3).

Economic impoverishment can reaffirm and harden gender inequities by increasing women’s financial dependence on men (3). This can increase men’s decision-making power within households, increase the risk of intimate partner violence (33) or lead to an increase in unsafe sexual practices. Social studies from South Africa point to the role of romantic attachments with men in the everyday survival of women and girls: Multiple concurrent partnerships (a factor contributing to the spread of HIV) are often entered into by women and girls in order to

fulfil their daily needs such as food, shelter and luxury items (35). In this way, the impacts of the financial crisis are felt at the most intimate level of women's health.

Women's health has also been affected emotionally and physically during the global financial crisis. The stress of losing a job or dealing with the everyday hardship of decreased wages and earnings has resulted in mental health problems in some contexts. For example, in Thailand during the 2008 crisis, the suicide rate for women increased by 8.6% (and decreased for men by 0.9%) (16). Violence against women has also seen a rise since the beginning of the crisis, as a result of the ongoing stress on families and communities (28). Although these health impacts occur at the individual level, they point to how the overall relationship between gender inequalities and the global financial crisis manifests in the everyday lives of women and girls.

Opportunities to advance gender equality

Addressing the long-term consequences of gender inequalities is a significant challenge. Scholars have suggested that abrupt and drastic social changes, such as those brought about by a global economic crisis, may also present certain opportunities for individuals. In double-income households where a man has lost his job but a woman has not, or when a woman is required to work in order to support a family, there may be new opportunities when existing gender norms are being challenged and reshaped (27). Other scholars see such shifts in gender norms as presenting opportunities for entrepreneurialism, as women are

presented with more opportunities to set up small businesses, network with other women and gain new skills (20). Financial difficulties can also increase levels of social cohesion for communities as individuals and families turn to others for support and help those in need, which can open up new opportunities and networks that may not have existed previously. As a result, political and policy measures that attempt to mitigate the negative impact of the global economic crisis on women, girls and gender equality also need to recognize the potential opportunities that present themselves during such crises.

Discussion

This report summarizes the available evidence on how the economic crisis is impacting on women, girls and gender equality at the global, national and individual/community level. Rather than three distinct areas where impacts of the crisis are being felt, these three levels should be seen as intimately interconnected. Macroeconomic shocks at the global level, including the collapse of the investment bubble in high-income countries in 2008 and the food and fuel crisis, have led to changes in trading patterns and cuts in international and national spending levels. Shocks such as these are often felt first by women and girls as they lose their jobs, are pulled out of school, make sacrifices in what they eat, and experience higher rates of violence from their partners. The evidence suggests that investing in women and girls protects the most vulnerable people at times of economic crisis, helps to keep girls in school, and supports the nutritional and health-related needs of pregnant women and their families.

Deepening levels of gender inequality have long-term consequences for addressing the social and economic empowerment of women, and economic stability more broadly. Reduced spending on social and health services increases the unpaid labour of women and girls and reduces the number of girls attending school, who are increasingly required to stay at home to help with housework or to provide care. This then makes it more difficult for these women to enter better-paid, higher-skilled jobs (in both the formal and informal sectors) in the future as they lack the skills to do so. This means that a short-term cut in social and health services can contribute to an entire generation of girls being left without the educational supports they need in order to raise themselves out of poverty. Unfortunately, these consequences will not be fully realized until it is too late. The evidence summarized in this paper provides some initial indicators of where the need is the greatest: Countries with pre-existing gender inequalities that have been hard hit by the current global economic crisis are at particular risk of further deepening these inequalities.

What is clear from the evidence is the need to assess the gendered effects of the measures being put in place to address the global economic crisis. If gender considerations are not made, the stimulus packages and austerity measures put in place as a response to the crisis can act to magnify rather than alleviate the impact of the crisis on women, girls and gender equality. For example, gender inequalities are emphasized when stimulus packages focus on male-dominated industries or when austerity measures include drastic cuts to social and health services. This in turn has negative

consequences for the long-term stability of families, and the economy more generally, as the needs of women and girls are left out of economic decisions at all levels. In comparison, when gendered considerations have been made in international and government responses to economic crises, there have been improvements in long-term economic stability.

The research summarized in this report points to four key areas where gender considerations need to be made for crisis response: health, education, employment and care. The evidence from health suggests that gender inequalities are leading to reduced nutrition and health standards for women and girls, which have been compounded by both financial constraint and the rising costs of household goods in several countries. Faced with job loss and decreased income, women are more likely to turn to financial opportunities that may put their health at risk, such as sex work, or to sacrifice their own nutritional requirements for the sake of their family, even while pregnant. Strategies used to mitigate these impacts, which have seen some success, include food subsidies and unconditional cash transfers for the poorest households. Health insurance schemes also play a role in ensuring the ongoing use of health services by families.

Research from the education sector suggests that girls in some contexts are being taken out of school as a result of the economic crisis in order to protect the education of boys or younger siblings. In the short term, this is clawing back the gains that have been made towards greater gender equality as part of the MDGs. In the longer term, it stands to limit the

opportunities these girls have for the future and to curtail their contributions to national development. Policies being used to reduce these short-term and long-term consequences include student subsidies and cash transfers to women on the condition that they send their female children to school.

Providing incentives to woman to send their children to school does not consider the underlying reasons why this is not being done in the first place. The factors that lead to a reduction in the number of girls attending school also need to be addressed. The importance of this arises from the evidence on unpaid care and the need to support women and girls in care roles and address the gender inequalities that contribute to care being a woman's burden. Supporting care, through welfare programmes for children, elderly people and people with disabilities, opens up the possibilities for girls to go to school and for women to take on regular, stable forms of paid work. The longer-term social changes that need to take place in women's care roles can also be assisted through strategies such as training male caregivers, changing sociocultural perceptions and roles, and providing appropriate pay for care roles.

As highlighted by the research, women are often the first to lose their jobs or face decreased wages in times of crisis.

Protecting the sectors where women tend to be employed is therefore a necessary measure in alleviating the initial impacts of an economic crisis and providing for longer-term stability. Unconditional cash-transfer programmes that provide cash to poor households have been demonstrated as an effective means of mitigating economic shocks.

Although the need to invest in women, girls and gender equality is well supported by the evidence available, there are also significant gaps that need to be addressed in order to identify the specific policy measures that are needed in various contexts. For example, there are few data on the links between gender inequalities, the global economic crisis and HIV. There is significant evidence of the contribution of gender inequalities in the spread of HIV, but little is known about the role the current economic crisis has played in compounding these effects. Although there is a growing body of evidence on the impacts of the current economic climate on children (36),³ women and gender inequalities are rarely considered in these studies, often due to an absence of sex-disaggregated data. Rigorous analyses of the effectiveness of policy measures that target women and girls specifically or that seek to address underlying gender inequalities are needed for the future.

³ The Overseas Development Institute has published a collection of studies on the impacts of the economic crisis on child well-being in a themed issue of the journal *Development Policy Review*, 2011, volume 29, number 5.

RECOMMENDATIONS

This report has brought together the evidence on women, girls and gender equality in the context of the global economic crisis. By bringing together a wide range of research from different contexts, this report has been able to highlight the urgency of considering gender concerns in the response to the crisis at the national and international level.

Five key recommendations arise from this evidence:

1. Assess the impact of the economic crisis on women and girls:

Countries should review and map the immediate and long-term impact of the economic crisis on women and girls, in particular whether and how it worsens existing gender inequalities, and related consequences, such as increased risk of gender-based violence, HIV and declining maternal and child health.

2. Assess austerity measures for gendered effects:

Given the very different impact of the economic crisis on men and women, all stimulus packages and austerity measures need to consider how they may be perpetuating or alleviating gender inequalities, for example by drawing on gender analysis and gender budgeting tools.

3. Social protection mechanisms:

- **Health and nutrition:** The health and nutritional needs of women and girls need to be protected at all times and stepped up during times of crisis, for example through policy measures such as food subsidies, health insurance and cash transfers.
- **Care:** The increase in unpaid care for women and girls that often occurs in times of economic crisis needs to be mitigated against through the provision of social care supports such as child-care services and support for elderly people and people with disabilities.
- **Education:** Mechanisms to ensure that girls stay in school despite economic strain on families and a potential increase in the burden of care for women are needed. Conditional cash transfers have been effective in many countries but need to be combined with measures to reduce the higher burden of care put on women and girls during crises.

4. Financial stimulus packages for women's employment:

Financial stimulus packages have been a major strategy of governments seeking to address the impacts of the global economic crisis. Given the importance of investing in women and gender equality as a long-term strategy for protection from financial shocks and overall economic stability, women's employment needs to be a more significant focus of these stimulus packages.

5. More rigorous monitoring and analysis:

An absence of sex-disaggregated data has contributed to an inability to adequately assess the impact of the current economic crisis on women and girls in many countries. Ongoing monitoring and trend analysis, and better data for quantitative measurement and qualitative studies of the impact of the crisis on the lives of women and girls, are needed to design effective policies for the future.

These five recommendations highlight the challenge that exists for policy-makers in mitigating the impacts of the global economic crisis on women and girls, and the need for urgent attention and investment. This also presents a significant opportunity for addressing global gender inequalities, which has presented itself with the current economic climate. The real challenge is embracing this opportunity rather than using austerity as an excuse for inaction.

REFERENCES

1. Anderson I et al. The other crisis: the economics and financing of maternal, newborn and child health in Asia. *Health Policy and Planning*, 2010, 26:288–297.
2. Mendoza RU. Crisis and inequality: lessons from the global food, fuel, financial and economic crises of 2008–2010. *Global Policy*, 2011, 2:259–271.
3. Mohindra K et al. The global financial crisis: whither women's health? *Critical Public Health*, 2011, 12:273–287.
4. Harper C et al. Promoting children's well-being: policy lessons from past and present economic crises. *Development Policy Review*, 2011, 29:621–641.
5. Emmett B. *Paying the price for economic crisis*. Oxford, Oxfam International, 2009.
6. *Progress of the world's women: in pursuit of justice*. New York, UN Women, 2011 (<http://progress.unwomen.org/>).
7. *Making the crisis recovery work for women!* Geneva, International Labour Organization, 2011 (http://www.ilo.org/gender/Events/WCMS_151285/lang--en/index.htm).
8. Kabeer N. *Reversed realities: gender hierarchies in development thought*. London, Verso, 1994.
9. Sabarwal S et al. *The global financial crisis: assessing vulnerability for women and children*. Washington, DC, World Bank, 2009 (<http://worldbank.org/financialcrisis/pdf/Women-Children-Vulnerability-March09.pdf>).
10. Randriamaro Z. *The impact of the global systemic crisis on women in Eastern and Southern Africa: responses and prospects*. Toronto, Association for Women's Rights in Development, 2010 (<http://www.awid.org/Library/2010-Updates-Impacts-of-the-Crisis-on-Women-s-Rights-Sub-regional-perspectives>).
11. *Development: aid to developing countries falls because of global recession*. Paris, Organisation for Economic Co-operation and Development, 2011 (http://www.oecd.org/document/3/0,3746,en_21571361_44315115_50058883_1_1_1_1,00.html).
12. Deen T. *U.N. decries stagnant funding for population goals*. Inter Press Service, 13 April, 2011 (<http://ipsnews.net/news.asp?idnews=55250>)
13. Pearson R, Sweetman C. Introduction. *Gender and Development*, 2010, 18:165–177.
14. *The economic crisis: the impact on women*. Washington, DC, United States Agency for International Development. (http://www.usaid.gov/our_work/cross-cutting_programs/wid/pubs/WID_FACT_SHEET_Gender_Economic_Crisis_v2.pdf).
15. *Impact of the financial crisis on women and families*. Washington, DC, World Bank, 2009. (http://pslforum.worldbankgroup.org%2Fdocs%2FWBFinancialCrisis_0903.ppt).

16. Praparpun Y. *Women paying the price: the impact of the global financial crisis on women in Southeast Asia*. Oxford, Oxfam, 2010 (<http://policy-practice.oxfam.org.uk/publications/women-paying-the-price-the-impact-of-the-global-financial-crisis-on-women-in-so-112377>).
17. Chandararot K et al. *Rapid assessment of the impact of the financial crisis in Cambodia*. Bangkok, International Labour Organization, 2009.
18. Blair D. Economic woes threaten poverty fight. *Vancouver Sun*, 17 April 2009, p.B5.
19. Mirovalev M. Migrants bear backlash brunt. *Toronto Star*, 22 December 2008, p.AA2.
20. Johnston-Anumonwo I, Doane DL. Globalization, economic crisis and Africa's informal economy women workers. *Singapore Journal of Tropical Geography*, 2011, 32:8–21.
21. Horn ZE. *No cushion to fall back on: the global economic crisis and informal workers*. Inclusive Cities, 2009 (http://www.inclusivecities.org/pdfs/GEC_Study.pdf).
22. Dullnig U et al. *Taking stock: the financial crisis and development from a feminist perspective*. Belgium, Women in Development Europe, 2010 (http://62.149.193.10/wide/download/Taking%20Stock_WIDEaustriaEN.pdf?id=1466).
23. *Gender, institutions and development database 2009*. Paris, Organisation for Economic Co-operation and Development, 2009 (<http://stats.oecd.org/Index.aspx?DatasetCode=GID2>).
24. Gavrilovic M et al. *Food, financial and fuel: the impacts of the triple F crisis in Nigeria, with a particular focus on women and children*. London, Overseas Development Institute, 2011 (<http://www.odi.org.uk/resources/details.asp?id=6049&title=food-finance-fuel-crisis-women-children-nigeria>).
25. Brinkman H-J et al. High food prices and the global financial crisis have reduced access to nutritious food and worsened nutritional status and health. *Journal of Nutrition*, 2010, 140:153S–161S.
26. Hossain H, McGregor JA. A “lost generation”? Impacts of complex compound crisis on children and young people. *Development Policy Review*, 2011, 29:565–584.
27. Elson D. Gender and the global economic crisis in developing countries: a framework for analysis. *Gender and Development*, 2010, 19:201–212.
28. Nandal S. Gender dimensions of the global crisis and their impact on poverty. *Journal of International Women's Studies*, 2011, 12:119–126.
29. Fiszbein A et al. Cash transfers, children and the crisis: protecting current and future investments. *Development Policy Review*, 2011, 29:585–601.

30. Yumna A et al. *The politics of gender and social protection in Indonesia: opportunities and challenges for a transformative approach*. London, Overseas Development Institute, 2012.
31. Jones N, Thi Van Anh T. *The politics of gender and social protection in Viet Nam: opportunities and challenges for a transformative approach*. London, Overseas Development Institute, 2012.
32. Kirigia JM et al. Effects of global financial crisis on funding for health development in 19 countries of the WHO African Region. *BMC International Health and Human Rights*, 2011, 11:4.
33. Phillips R. Food security and women's health: a feminist perspective for international social work. *International Social Work*, 2009, 52:485–498.
34. Jewkes R. Intimate partner violence: causes and prevention. *Lancet*, 2002, 359:1423–1429.
35. Hunter M. *Love in the time of AIDS: inequality, gender and rights in South Africa*. Bloomington, IN, Indiana University Press, 2010.
36. Harper C, Jones N. *Children in crisis: seeking child sensitive policy responses*. London, Palgrave Macmillan, 2012.

UNAIDS

20 Avenue Appia
1211 Geneva 27
Switzerland

+41 22 791 3666

unaids.org