

# mujer y desarrollo

## **T**he economic and financial crisis. Its impact on poverty, work and women's time

Sonia Montaña  
Vivian Milosavljevic



UNITED NATIONS

ECLAC



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Division for Gender Affairs  
Santiago, Chile, May 2012



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## Introduction

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This document presents an analysis of the financial and economic crisis from a gender perspective and thus covers some aspects not typically recognized as relevant to the analysis of the effects of the crisis and in the design of bailout and recovery policies, such as the role of unpaid work by women before, during and after the crisis.

In the first section, the most familiar aspects of the crisis are reviewed. The second section presents the analytical framework that guides this work, highlighting the points of intersection between paid and unpaid work derived from the sexual division of labour that underlie the market, families and public policies. The defining characteristics of inequality in Latin America are discussed, especially of the inequality arising from discrimination against women, for the purpose of calling attention to the different impacts of the crisis on the labour market.

The third section analyses lessons learned from previous crises, drawing on information from Argentina, Brazil, Chile, Mexico and Uruguay, in order to identify the transmission channels of the present crisis and its different effects on men and women in the areas of poverty, employment and unpaid work. Lastly, the paper provides a brief analysis of the policy responses that are currently being pursued and concludes by offering some suggestions on issues to be discussed, needed research and short-term policies.



## I. Characteristics of the crisis

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The crisis that countries are currently facing is different from previous ones in that it is a global crisis that originated in the world's leading countries and strongest economies, with the result that the financial and commercial world and its crash has become one of the most dramatic transmission channels for the effects of the crisis. Despite its external origins and the uncertainty surrounding its duration, this crisis will have a stronger impact on developing countries, especially those that have been pursuing trade liberalization and do not have sufficient resources to mitigate the internal effects generated by the crisis (ECLAC, 2009a).

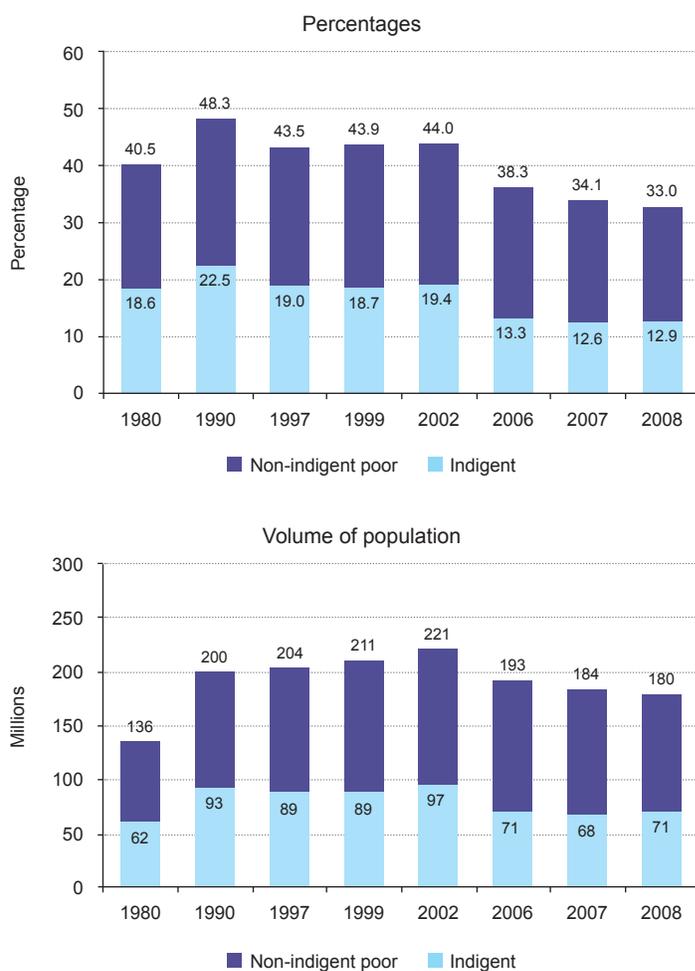
The crisis caught Latin America and the Caribbean by surprise during a historic boom period of sustained growth and progress not seen in the region for over 40 years.

In the years preceding the crisis, several factors contributed to growth in the region. The convergence of soaring commodity prices (more for mining products than for farm products) and exceptional external financing conditions, a reduction in external debt and the accumulation of reserves, although not always as a result of fiscal austerity, were influential factors (Ocampo, 2008). Due to the sharp increase in food prices in the first half of 2008, however, the indigence rate appears to have risen slightly from 12.6% to 12.9%, although the poverty rate fell from 34.1% to 33.0% at the regional level.

In the social sector, this growth was accompanied by improved labour market indicators—less unemployment and better jobs—which helped, along with a set of public policies, to reduce poverty in the region by nearly 10 percentage points, from 44% to 34.1%, and extreme poverty from 18.6% to 12.6%. Notably, 37 million people climbed out of poverty during the period, and 29 million emerged from indigence (see figure 1).

With respect to poverty, it should be noted that until 2004 poverty rates remained above the pre-crisis levels, which meant that a quarter of a century was lost on this front. Furthermore, a recent analysis by Ros (2007), cited by Ocampo (2008), indicates that the poverty reduction trend that began in 1990 was basically associated more with the positive effects of lower demographic dependency than with economic growth or public social spending.

**FIGURE 1**  
**LATIN AMERICA (19 COUNTRIES): EVOLUTION OF POVERTY AND INDIGENCE, 1980-2008<sup>a</sup>**

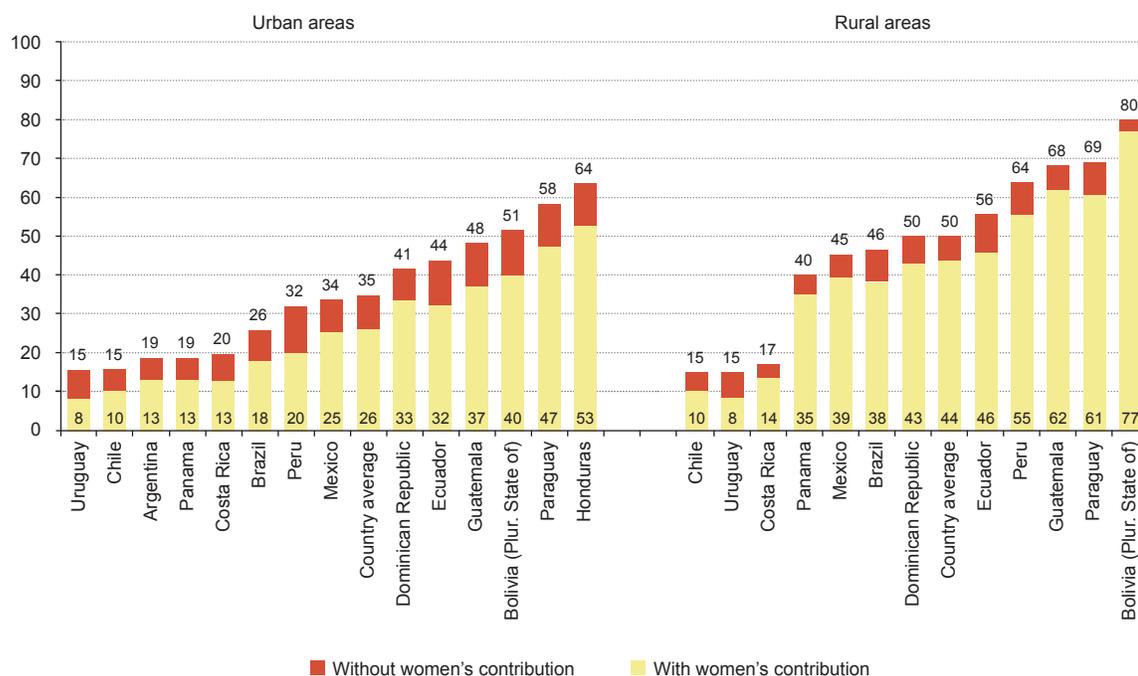


Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of special tabulations of household surveys from the countries concerned.

<sup>a</sup> Estimate corresponding to 18 countries in the region plus Haiti. The figures above the orange sections of the bars represent the percentage and the total number of poor people (indigent and non-indigent poor).

The work done by women has also helped to reduce poverty since, without the paid work they have performed over this period, the poverty rate of two-parent households would have been 10 points higher in urban areas and 6 points higher in rural areas. As indicated below, the non-monetary contribution made by women is a similarly important factor for development (see figure 2).

**FIGURE 2**  
**LATIN AMERICA (13 COUNTRIES): MAGNITUDE OF POVERTY IN TWO-PARENT HOUSEHOLDS WITH AND WITHOUT CONTRIBUTIONS BY FEMALE SPOUSES TO FAMILY INCOME, URBAN AND RURAL AREAS, CIRCA 2005**  
*(Percentage of poor households)*



Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of special tabulations of household surveys from the countries concerned.

In the years leading up to the crisis, sufficient efforts were not made to correct the poor distribution of income in the general population and within households. It is now commonplace to note that Latin America is the region of the world with the widest income gaps. However, in a very positive development, during the five-year period from 2002 to 2007, the gap diminished in nine countries in the region, increased in just three and remained more or less the same in the rest. The gains are modest but nonetheless encouraging given how difficult it is to change the structure of inequality in a country.

During the same period, the number of jobs increased and their quality improved. The unemployment rate fell on average from 11% to 7.5% between 2003 and 2008, and employment income per worker rose in nearly every country. With respect to female and male unemployment, women were systematically more affected, with domestic jobs among the most vulnerable, inasmuch as they tend to be governed by informal practices despite constituting formal employment. Labour segmentation did not change significantly during the period of growth.

In short, wealth grew and employment generally rose, but gender gaps persisted, such that poverty fell but the percentage of women among the poor increased, and income inequality tapered but the wage gap is not disappearing even among the most educated.

Progress towards the Millennium Development Goals (MDGs) for poverty reduction has been very unequal among the countries in the region, and as a general rule, more progress has been made with regard to extreme poverty than to total poverty. It is estimated that by 2007, four countries had already succeeded in reducing extreme poverty by half or more of the level recorded at the beginning of the 1990s, eight years ahead of schedule. With the exception of access to education, all indicators are worse for women, especially women in poor households. According to information from ECLAC based on processing of data

from household surveys conducted in the respective countries, around 2007 the proportion of women lacking income of their own ranged from 21.6% in Uruguay to 36.6% in the Plurinational State of Bolivia. For the same two countries the figures for rural women were 33.8% and 63.0%, respectively. The percentages for men were much lower, at 7.0% and 10.3% for urban men and 4.5% and 22.6% for rural men, respectively, in Uruguay and the Plurinational State of Bolivia. This shows that many more women than men lack access to monetary assets and that their lack of income is attributable chiefly to their burden of domestic and care work in the household, with the gender differences being even sharper in rural areas. During this same period, the gender gap decreased slowly only as the percentage of women with access to income increased gradually, since the percentage of men with access to income remained stable, having already reached its maximum level in the economically active population. Across the board, the percentage of women without income is lower in urban areas and has fallen more rapidly, while the gap between men and women is much larger in rural areas and has decreased more slowly.

In addition to income inequalities are the long-standing inequalities between men and women, which are even more pronounced in the case of indigenous and Afro-descendant communities.

It is worth noting that all these achievements have been made in democratic systems and in tandem with progress towards civil and political rights. However, as evidenced by the global economic crisis, in the framework of a generation of fiscal and social policies that have either neglected to question or have existed alongside an exclusive development model, bringing inequalities into the light and tackling them is of utmost importance for the future. Otherwise, there is the risk of emerging from the crisis without having corrected them. In this case, not only would it take longer to overcome the social effects on poverty and unemployment, but also the gains in equality could be sacrificed if they are not part of the main development agenda.

The current crisis has been debated from different perspectives, but there is consensus that its origins lie in a reduction in savings and an unchecked expansion in credit, especially in the case of the United States (where all of the country's spending went to consumption). An additional factor were major global imbalances, which also played an important role in generating the crisis—the United States' permanent trade deficit and China's surplus—as regulatory frameworks that were conducive to the emergence of a crisis of these dimensions. In this regard, there was an inadequate assessment of risk. The real estate bubble of recent years, for example, was accompanied by “vicious” conduct by the United States, which gave credit and mortgages to people it knew could not pay, a situation that had to “explode” at some point. Every country has ended up in deficit (Serra, 2009).

As for the international economy, the crisis will produce a range of lasting effects which, as already seen, will affect countries unequally depending largely on the policies in place prior to the crisis. Some of the repercussions of this crisis are directly related to higher unemployment (estimated at 8.3% for 2009), slower growth (in exports and imports), with the attendant contraction in trade and higher poverty and indigence. The crisis will also dampen foreign direct investment, remittance volumes (by a significant amount) and gross domestic product, which will fall by nearly two percentage points.

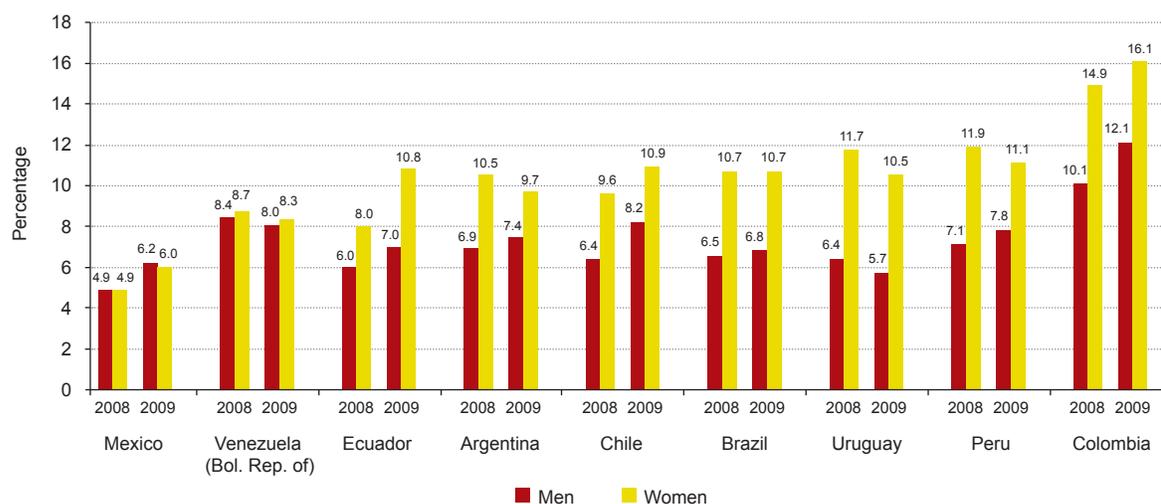
For the region, the main effect of the global economic crisis has been to shut down the engines of growth, interrupting six consecutive years of sustained growth and improvements in social indicators; the recovery will be slow and gradual. Although growth on the order of 3% is estimated for 2010, that rate is insufficient to get social indicators headed back in the right direction. Thus, the capacity of the countries to implement countercyclical policies will play a decisive role in a tight macroeconomic environment hit hard by the crisis.

Economic vulnerability—and therefore poverty—is highly likely to worsen, especially for women not in the labour market. What is more, past experience in the region shows that rising unemployment tends to bring an expansion in the informal sector, where women are already overrepresented. And although own-account work is usually the most accessible buffer against unemployment and certainly helps to generate income and ensure economic survival, it offers poorer working conditions than the formal sector. This is borne out by the fact that most countries in the region do not provide unemployment insurance (according to 2007 data, the unemployment coverage rate was 4.7% in Argentina, 19.6% in Chile, 5.6% in Brazil and

13.6% in Uruguay). However, although informal employment helps to solve the problems of generating income and making ends meet to survive, it entails a sharp deterioration in working conditions, making workers more vulnerable to poverty.

During the crisis unemployment remained higher among women, with 2009 female jobless rates ranging between 6% and 16.1% in seven of the nine countries studied, compared with male jobless rates of between 5.7% and 12.1% in the same seven countries. Only two of the nine countries, Mexico and the Bolivarian Republic of Venezuela, recorded more comparable unemployment rates for men and women, in both 2008 and 2009 (see figure 3).

**FIGURE 3**  
**LATIN AMERICA, SELECTED COUNTRIES:**  
**URBAN UNEMPLOYMENT RATE, MEN AND WOMEN, FIRST QUARTER, 2008 AND 2009**  
(Percentages)



Source: ECLAC/ILO Bulletin No. 1, based on official country data from 2009.

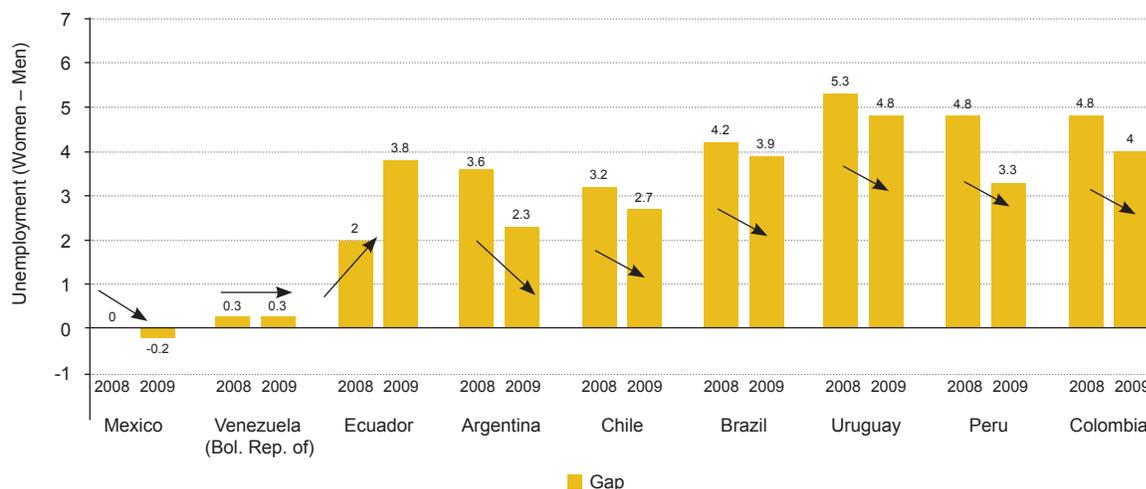
**TABLE 1**  
**REAL ANNUAL GDP GROWTH PROJECTIONS**  
(Percentages)

Country/Region	International Monetary Fund			World Bank			OECD			ECLAC		
	2008	2009	2010	2008	2009	2010	2008	2009	2010	2008	2009	2010
<b>World</b>	3.1	-1.4	2.5	3.0	-1.7	2.8						
Other advanced economies	0.8	-3.8	0.6	0.7	-4.2	1.3	0.8	-4.1	0.7			
United States	1.1	-2.6	0.8	1.1	-3.0	1.8	1.1	-2.8	0.9			
Japan	-0.7	-6.0	1.7	-0.7	-6.8	1.0	-0.7	-6.8	0.7			
Euro zone	0.8	-4.8	-0.3	0.6	-4.5	0.5	0.5	-4.8	0.0			
Other advanced economies	1.6	-3.9	1.0	2.4	-4.8	2.2						
<b>Emerging and developing economies</b>	6.0	1.5	4.7	5.9	2.1	4.4						
China	9.0	7.5	8.5	9.0	6.5	7.5	9.0	7.7	9.3			
India	7.3	5.4	6.5	6.1	5.1	8.0	6.5	5.9	7.2			
<b>Latin America and the Caribbean</b>	1.3	-7.3	3.0	4.2	-2.2	2.0				4.2	-1.9	3.1
Mexico				1.4	-5.8	1.7	1.4	-8.0	2.8	1.3	-7.0	2.5
Central America										4.3	-1.1	3.1
Caribbean										1.5	-1.2	0.5
South America										5.5	0.1	3.4
<b>Central and Eastern Europe</b>	3.0	-5.0	1.0	4.2	-1.6	0.6						
<b>Middle East</b>	5.2	2.0	3.7	6.9	2.5	3.0						
<b>Africa</b>	5.2	1.8	4.1	4.8	1.0	3.7						

Source: International Monetary Fund (IMF), *World Economics Outlook Update*, Washington, D.C., July 2009; World Bank, *Global Development Finance*, Washington, D.C., 2009; Organisation for Economic and Co-operation and Development (OECD), *OECD Economic Outlook*, No. 85, Paris, June 2009; and Economic Commission for Latin America and the Caribbean (ECLAC), *Economic Survey of Latin America and the Caribbean 2008-2009* (LC/G.2410-P), Santiago, Chile, 2009.

The gap between male and female unemployment rates was smaller in 2009 than in 2008 for seven countries, which suggests that the crisis may have had a levelling effect on job market access. This appears to be correlated with higher unemployment in 2009 than in 2008 among men (in most countries), whereas the change from one year to the next is more uneven among countries where women's unemployment is concerned (see figure 4).

**FIGURE 4**  
**LATIN AMERICA, SELECTED COUNTRIES:**  
**GAP IN URBAN UNEMPLOYMENT RATES BETWEEN WOMEN AND MEN, FIRST QUARTER, 2008 AND 2009**  
(Percentages)



Source: ECLAC/ILO Bulletin No. 1, based on official country data from 2009.

Men's employment participation has traditionally been higher in the formal economy, especially in sectors such as construction, mining, manufacturing, agriculture and livestock. In the case of women, participation has been highest in domestic employment, public administration, education and health.

Moreover, a greater percentage of women work in the informal sector. Given the nature of the present crisis, the assumption is that the sectors that will be most affected will be, first, those related to the export economy (mining, agriculture, etc.) and then, with the ensuing economic slowdown, construction, trade and other sectors.

Thus, although men could be harder hit by unemployment initially, women may either remain in or attempt to enter the informal sector since, as well as giving them a source of income, it is more accessible to them owing to gender discrimination and the growing scarcity of paid employment during the crisis. Many women will continue to treat informal employment as a strategy that allows them to work a more flexible schedule and reconcile it with domestic and care responsibilities in the home.

However, once this first stage of the crisis transpires, it is conceivable that the male labour force will begin to take jobs typically done by women, tending to cause female unemployment to rise. As this happens, women will take on more work as household income falls due to the economic crisis. Unpaid household work will intensify for women, including for women who could pay for domestic help prior to the crisis. In other words, as income falls, spending must be cut. Accordingly, the crisis could place a double burden on women, since they will, in any case, have to do more unpaid work, which will take more time.

However, a more in-depth analysis is needed to ascertain where women are at in this economic crisis, that is, to look at their position in the labour market at the start of this crisis.

## II. Women and the crisis in Latin America and the Caribbean

---

The crisis has hit the various regions of the world in different ways. In Latin America, as noted, there was a six-year golden period of growth and fiscal surplus. However, it is important to point up the inequalities that have long existed between men and women in the region, regardless of social class or origin, to understand how the crisis affects women in every corner of society.

### 1. A general overview of inequality

From the viewpoint of human rights, the World Conferences on Women—it has been 15 years since the Fourth Conference in Beijing—and the Millennium Development Goals<sup>1</sup> have recognized that gender equality and female empowerment are indispensable for development. However, initial assessments reveal that progress has been slow with respect to the region's weak equality policies and the persistence of discriminatory social and institutional practices.

There are three areas that show the disadvantaged status of women: remunerated employment, which is indispensable for understanding their opportunities for autonomy; decision-making, which is an indicator of their ability to exercise their citizenship; and control over their bodies through health and sexuality. The extent to which their economic, physical and political autonomy suffer will be an indicator of how the crisis will affect them.<sup>2</sup>

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<sup>1</sup> The meetings in question are as follows: the World Conference on Human Rights (Vienna, 1993); the International Conference on Population and Development (Cairo, 1994); the Fourth World Conference on Women (Beijing, 1995); and the Millennium Summit, held in the framework of the Millennium Assembly (fifty-fifth session of the United Nations General Assembly) in New York, 2000.

<sup>2</sup> See the Gender Equality Observatory for Latin America and the Caribbean [online]: [www.cepal.org/oig](http://www.cepal.org/oig)

## 2. The economic autonomy of women

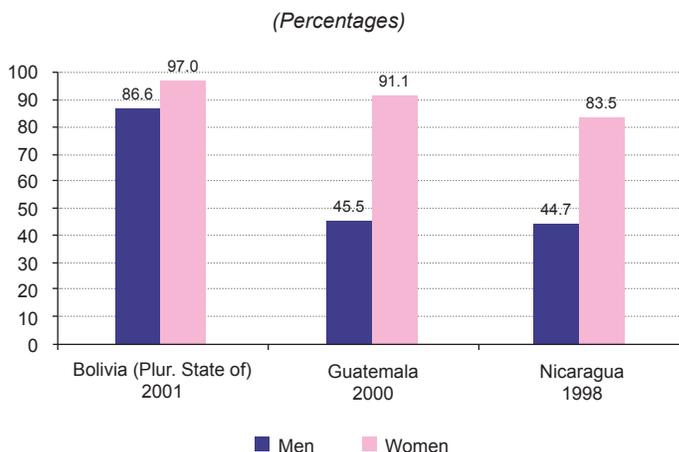
Women have strengthened their presence in the labour market but have not achieved equality despite significant educational achievements. The many forms of inequality and discrimination that women face in the world of paid work tend to be linked to problems in harmonizing reproductive obligations with productive activities.

At the tenth session of the Regional Conference on Women in Latin America and the Caribbean (Quito, Ecuador, 6-9 August 2007), the governments of the participating countries agreed as follows:

- (i) *To adopt* measures in all spheres of institutional democratic affairs and, in particular, in economic and social areas, including legislative measures and institutional reforms, to ensure recognition of unpaid work and its contribution to families' well-being and to countries' economic development, and to promote its inclusion in national accounts;
- (ii) *To develop* instruments, especially time-use surveys, for periodically measuring unpaid work performed by women and men in order to make such work visible and recognize its value, to incorporate their results into the System of National Accounts and to design economic and social policies accordingly;
- (iii) *To reaffirm* our decision to promote the adoption of the International Rural Women's Day within the United Nations as an explicit recognition of their economic contribution and the development of their communities, in particular with regard to the unpaid work they perform.

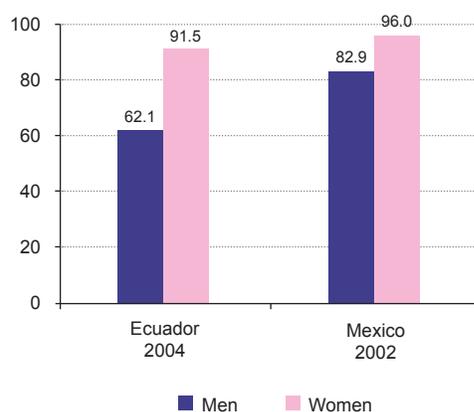
Since then, the governments and especially the mechanisms for the advancement of women have placed recognition of unpaid work on the political agenda, recognizing it either through constitutional legislation, as is the case in Ecuador, the Bolivarian Republic of Venezuela and the Plurinational State of Bolivia, or through public policy, as in Argentina, Chile, Colombia and other countries (see figure 5).

**FIGURE 5**  
**PERCENTAGE OF THE POPULATION AGED 12 YEARS AND OLDER THAT PARTICIPATES IN HOUSEHOLD CHORES**



(Continues)

Figure 5 (conclusion)



Source: Plurinational State of Bolivia: Household Survey, 2001 (INE); Ecuador: Time-Use Survey in Ecuador, 2004; Mexico: National Time-Use Survey, 2002 (INEGI); Guatemala: Living Conditions Survey, 2000 (INE); Nicaragua: National Household Survey on Living Conditions, 1998 (INEC).

Among what is generally termed the “economically inactive” population are those who receive no monetary payment for the activities they perform, including students, retirees, non-wage earners, the disabled, and those devoted exclusively to domestic and care work in the household. This last group consists almost entirely of women performing the work of “housewives”, which is implicitly treated as women’s work but is not recognized as “work”.

But not only “housewives” invest a great deal of time in domestic chores. Most women engaged in paid employment also divide up their time trying to resolve domestic responsibilities and care work (whether children, the elderly or the sick) as well as liaison activities (picking up and dropping off children at school, for example). These activities are invisible in society from an economic and political viewpoint. It is the unpaid work performed by women, which has gradually become more visible, especially through time-use surveys. In other words, the work of caretaking (of a household, of people, or work done of necessity) is an activity aimed at the processing of goods, the care and maintenance of places, and the care of people (children, the sick and the elderly). Work done of necessity (activities that involve interaction between the domestic and public spheres, arising from family responsibilities, such as taking children to school, paying bills and handling other necessary tasks or procedures) (Picchio, 2001) have also been described as “support services” (D’arcy de Oliveira, 2003).

Figures 5 and 6 show some of the findings for five countries which have measured both the time devoted to domestic work<sup>3</sup> and the percentage of women and men who perform one or more activities of this sort.

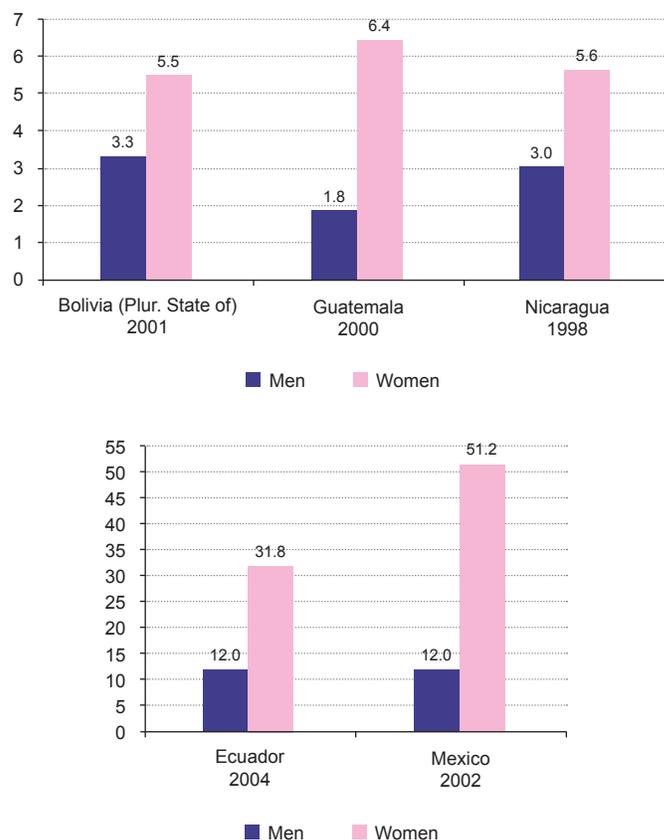
The findings were fairly similar in terms of female participation, with rates of between 91% and 97% in Guatemala, Ecuador, Mexico and the Plurinational State of Bolivia, and a slightly lower rate of 84% in Nicaragua. Male participation in domestic work was very uneven, however, at around 45% in Guatemala and Nicaragua, between 83% and 87% in Mexico and the Plurinational State of Bolivia, and 62% in Ecuador (Milosavljevic and Tacla, 2007).

The results were fairly similar in the three countries using the previous day as the reference period. For example, the average daily time spent by both sexes on domestic work was 8.8 hours in the Plurinational State of Bolivia, 8.2 hours in Guatemala and 8.6 hours in Nicaragua. Disaggregating the results by sex, Nicaragua and the Plurinational State of Bolivia show the greatest similarity between men

<sup>3</sup> The activities included in the category of domestic work vary in the different countries’ surveys, as do the methodologies used. Comparisons should therefore not be premised on homogeneity of information sources.

and women, whereas in Guatemala women devote the highest number of hours to domestic work, complementing the scant time spent by men. Although the survey used in Ecuador is fairly dissimilar in content to that used in Mexico—which encompasses a larger range of activities—the two countries coincide in the time devoted by men to domestic work, with 12 hours per week each (Milosavljevic and Tacla, 2007).

**FIGURE 6**  
**TIME SPENT ON HOUSEHOLD WORK AMONG THE POPULATION AGED 12 YEARS AND OLDER**  
(Hours)



Source: Plurinational State of Bolivia: Household Survey, 2001 (INE); Ecuador: Time-Use Survey in Ecuador, 2004; Mexico: National Time-Use Survey, 2002 (INEGI); Guatemala: Living Conditions Survey, 2000 (INE); Nicaragua: National Household Survey on Living Conditions, 1998 (INEC).

There is a constant need for care work, inasmuch as it makes up the gap between available income and social consumption norms. Care activities by women tend to be invisible politically and statistically. However, in little more than a decade, the countries have adopted binding and non-binding commitments that recognize the importance of assigning value to unpaid work and the need for public policies.

No fewer than 12 countries have at least one survey or modules that measure time use. Although these studies are not yet comparable, it has been demonstrated that the sexual division of both paid and unpaid work is hardest on women, who work more hours than men (if all work is counted). For this reason, among others, they are obliged to work in part-time or flexible jobs due to the lack of social infrastructure that would make it possible for people outside the family to take care of children, the sick and the elderly. This work falls almost exclusively—especially in underdeveloped or developing countries—under the category of the unrecognized work that women do on a daily basis and especially affects female domestic workers, who extend their role as caretakers to precarious employment in the

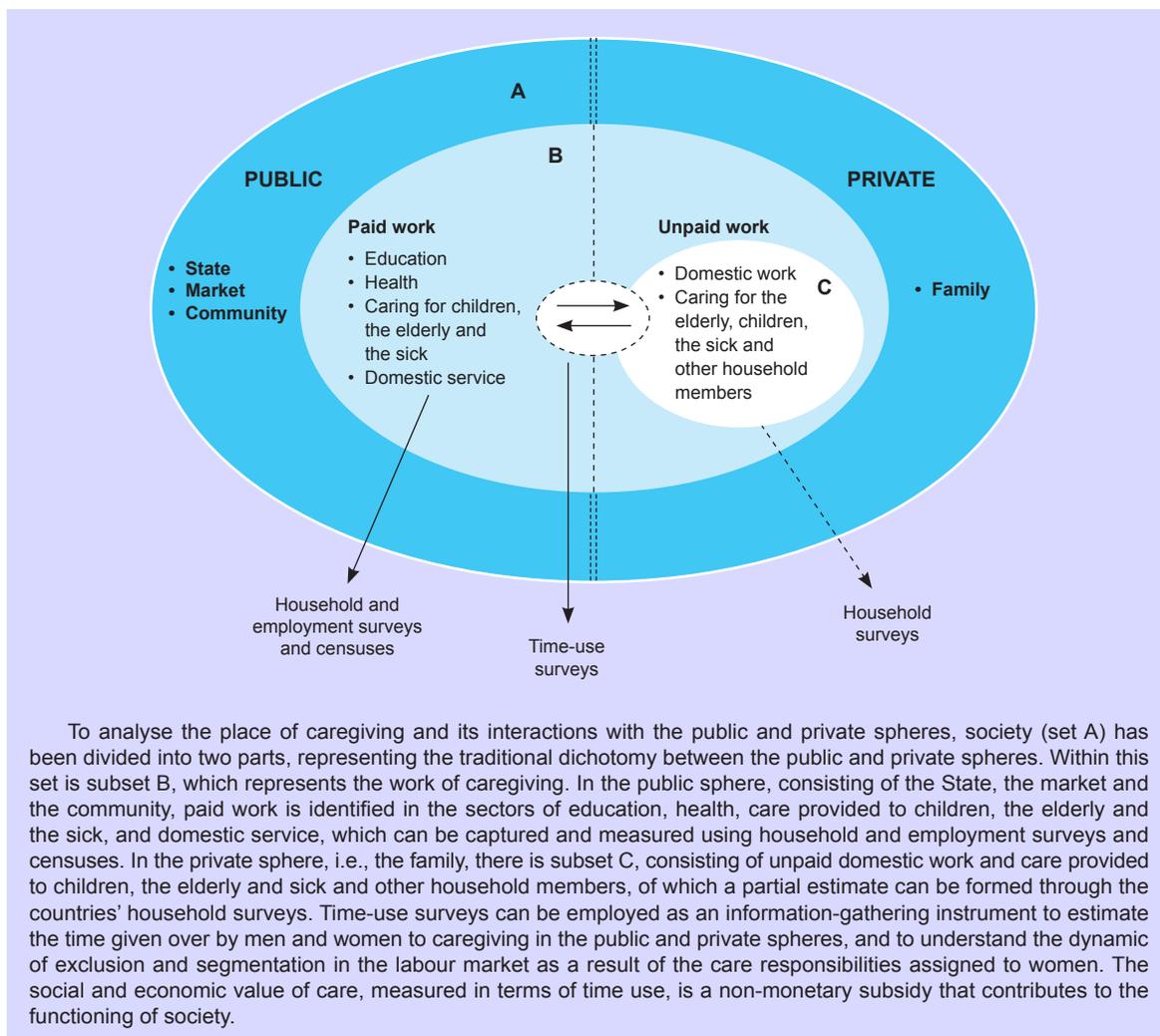
public sphere. The roles assigned to women condition their access to the labour market and perpetuate social and gender inequalities.

*Due to demographic factors (higher life expectancy), educational factors (women are more educated than men), economic factors (the labour market has grown), social factors (two incomes are needed to rise out of poverty), the care work that is culturally assigned to women has entered a period of crisis because women's time is not elastic and men do not yet seem inclined to share family responsibilities. In addition, there is a dearth of public policies promoting shared responsibilities (D'arcy de Oliveira, 2003).*

The capacity of national economies to face this challenge equitably is directly related to what this author aptly coined “the re-engineering of time.” In the language of political economics, this is the reconciliation of public and private life, through policies promoting equitable access to care and social protection services, as well as shared responsibility by women and men within the home.

The way in which a society organizes the care of families will dictate the ways in which women participate in the paid labour market, the severity on the impact of poverty, and the potential to move ahead with productive development and innovation policies (Giosa and Rodríguez Enríquez, 2009).

**BOX 1**  
**THE WORK OF CAREGIVING IN SOCIETY: THE INTERACTION BETWEEN THE PUBLIC AND PRIVATE SPHERES**



Source: Economic Commission for Latin America and the Caribbean (ECLAC).

Although governments around the world affirmed their desire to reconcile family and work life at the Fourth World Conference on Women in 1995, the policies being pursued in the region ran counter to this ideal.

The prevailing trend was to reduce the role of the State, deregulate markets and increase employment flexibility. Sacrificing the rights-based approach in the face of the urgent need to meet macroeconomic targets was a contributing factor. The arguments that were made to justify the reforms were mainly based on financial sustainability.

Although some initiatives have been launched to comply with international agreements relating to labour issues, in most of the countries the idea of reconciling family and work still refers to arrangements or mechanisms that rely on women to respond simultaneously to the demands of employment and those of the family.

Accordingly, reference is made to a “need” that appears to be peculiar to women, as if it did not concern men or society at large. There has yet to be a discussion about pursuing structural change to facilitate the reconciliation of work and family life through public and business policies.

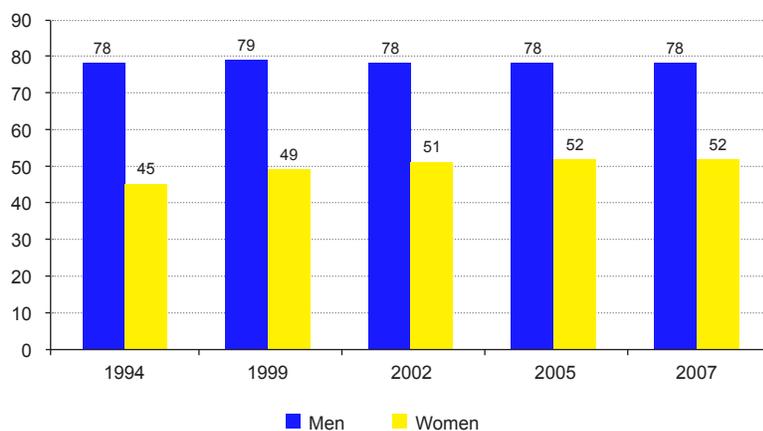
A genuine policy of reconciling work and family responsibilities must be aimed at men as well as women and must firmly promote the active involvement of men in domestic and caretaking work, thereby contributing to a redistribution among household members of the time spent on such tasks and helping to banish stereotyped roles associated with the traditional sexual division of labour.

In many countries, however, such policies target only women, undermining their rights as workers and reinforcing the cultural pattern that assigns social reproduction tasks to them (ECLAC, 2007).

## Women's paid work

The presence of women in the productive sphere, their increasing access to the labour market, and in the case of the region, their permanence in this market over time is one of the most striking sociocultural changes of recent decades. As a characteristic feature of women's permanent presence in the labour market, they tend to work in the most precarious jobs and without social protection, because this type of employment appears to allow them to also meet family responsibilities that, as noted, are generally not shared by men (see figure 7).

**FIGURE 7**  
**LATIN AMERICA (SIMPLE AVERAGE OF 17 COUNTRIES): EVOLUTION OF THE PARTICIPATION RATE**  
**AMONG THE POPULATION AGED 15 YEARS AND OVER, 1994-2007**  
(Percentages)

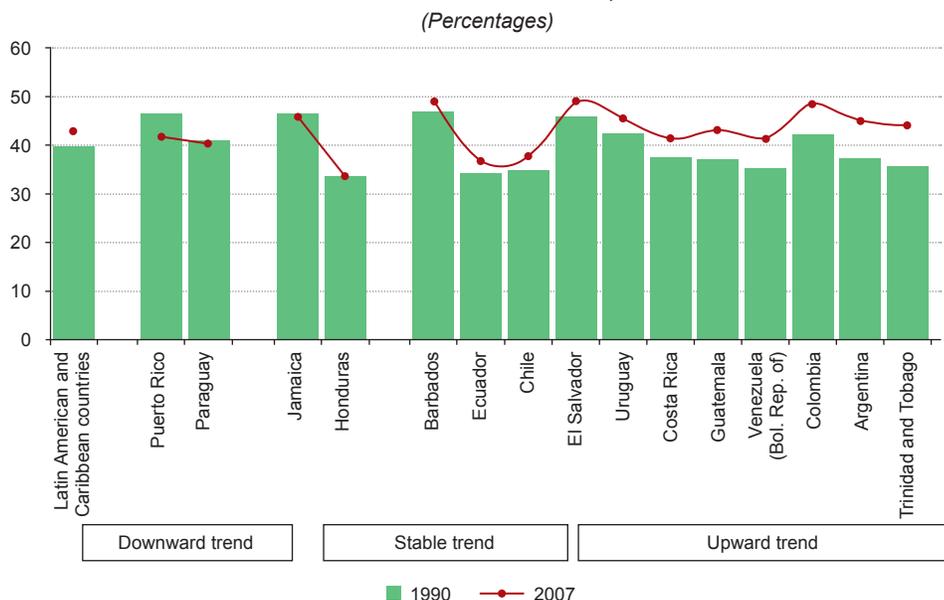


Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of special tabulations of household surveys from the countries concerned.

Although the female participation rate in the labour market has increased rapidly over time, the capacity of the labour market to provide “decent” jobs has not kept pace with demand, despite the fact that the female workforce has grown in every country, especially in low productivity and low wage sectors, without contracts, and under very uncertain conditions. This disadvantageous position goes hand in hand with wage and income gaps, the product of labour segmentation and discrimination, which are mutually reinforcing. Though it is true that the presence of women in the labour market has been one of the most important sociological and cultural changes of the past century, in 2005 the female economically active population was just 51%, compared with 77% for men, so while men appear to be approaching their maximum rate, women still have room to increase their participation.

The weaknesses in the paid labour market have the effect of encouraging independent and entrepreneurial activity but also push less competitive sectors into the informal sector. Quality jobs (with open-term contracts, health and social security benefits, as well as a certain level of pay) continue to benefit men over women. In 17 countries in the region (countries with data), traditionally more women than men work in precarious employment. In other words, the percentage of women employed in low productivity sectors and unemployed women has systematically been higher than the corresponding rate for men, and in some countries it has risen (see figure 8).

**FIGURE 8**  
**LATIN AMERICA (SELECTED COUNTRIES): PROPORTION OF WOMEN AMONG PAID EMPLOYEES IN NON-AGRICULTURAL SECTORS, 1990-2004**

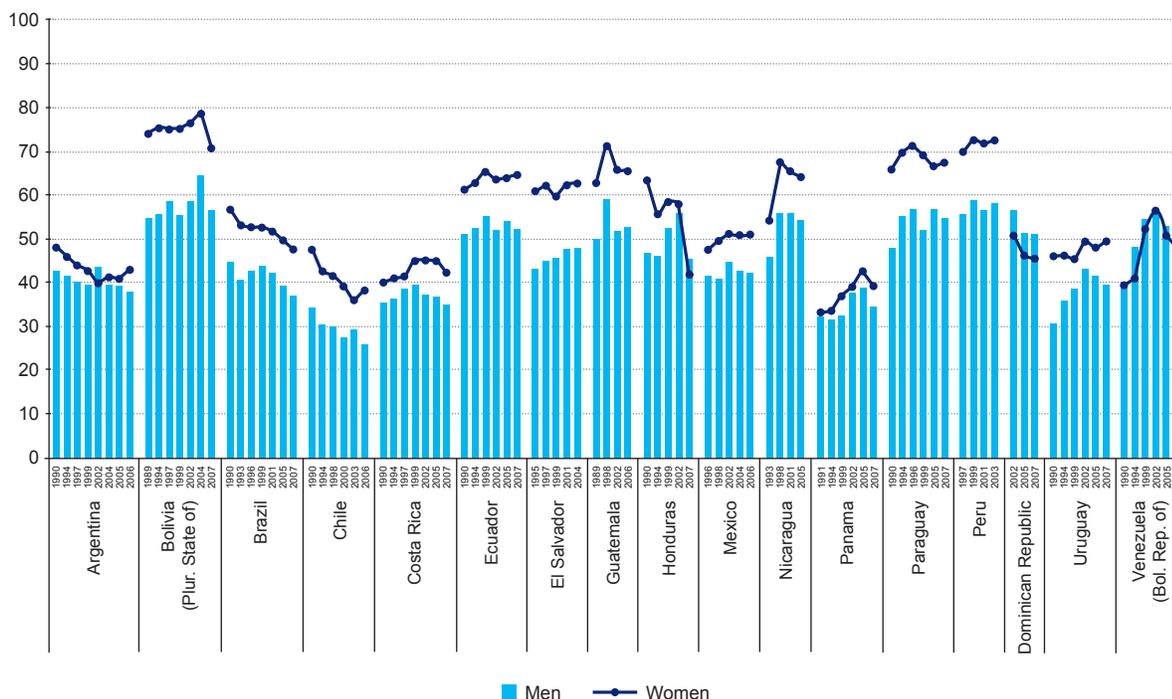


Source: ECLAC: Economic Commission for Latin America and the Caribbean: Regional report: The Millennium Development Goals: A Latin American and the Caribbean Perspective. UNSTATS: United Nations Statistics Division: database of indicators for the Millennium Development Goals.

In brief, in recent years, wealth grew, employment rose, poverty fell and income inequality tapered, but with the exception of access to education, all indicators remained worse for women. According to information from the Gender Equality Observatory for Latin America and the Caribbean, in 14 countries in the region in the period 1994-2007 the percentage of women who did not earn their own income ranged between 21.6% in Uruguay and 36.6% in the Plurinational State of Bolivia.

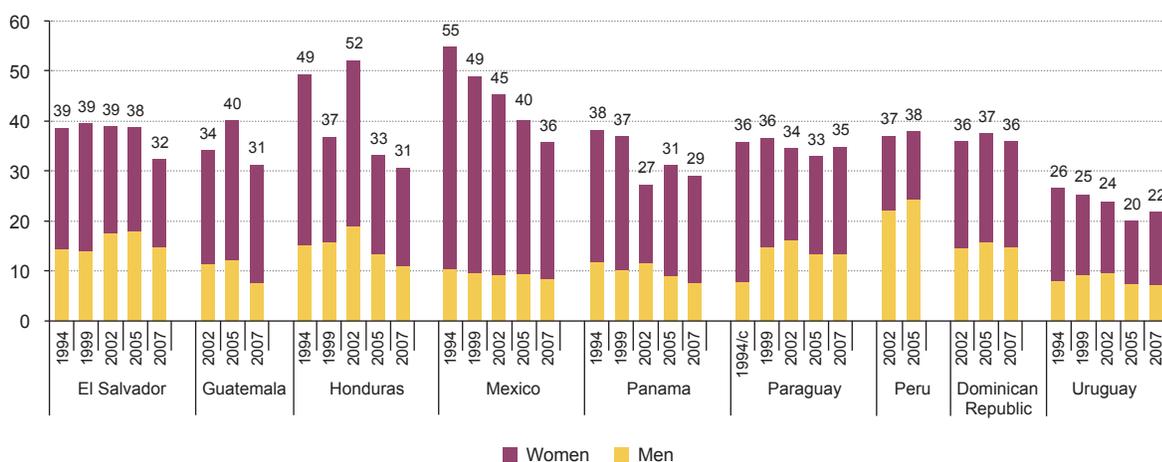
The paid work done by women has helped to reduce total poverty. ECLAC has noted on several occasions that without the paid work of women, the poverty rate would have been 10 points higher than recorded (United Nations, 2006). Paradoxically, the percentage of indigent female-headed households climbed from 27% in 1990 to 40% in 2007 (see figure 9).

**FIGURE 9**  
**LATIN AMERICA (SELECTED COUNTRIES): URBAN POPULATION EMPLOYED IN LOW PRODUCTIVITY SECTORS OF THE LABOUR MARKET, 1990-2007**  
*(Percentages)*



Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of special tabulations of household surveys from the countries concerned.

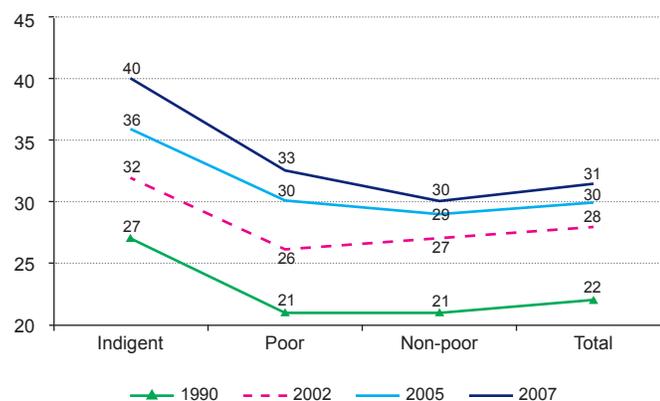
**FIGURE 10**  
**LATIN AMERICA (SELECTED COUNTRIES): URBAN POPULATION AGED 15 YEARS AND OVER WITHOUT OWN INCOME, 1994-2007<sup>a</sup>**  
*(Percentages)*



Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of special tabulations of household surveys from the countries concerned.

<sup>a</sup> Percentages of men and women aged 15 years and over who do not earn monetary income and do not study of the total female and male population aged 15 years and over who do not study.

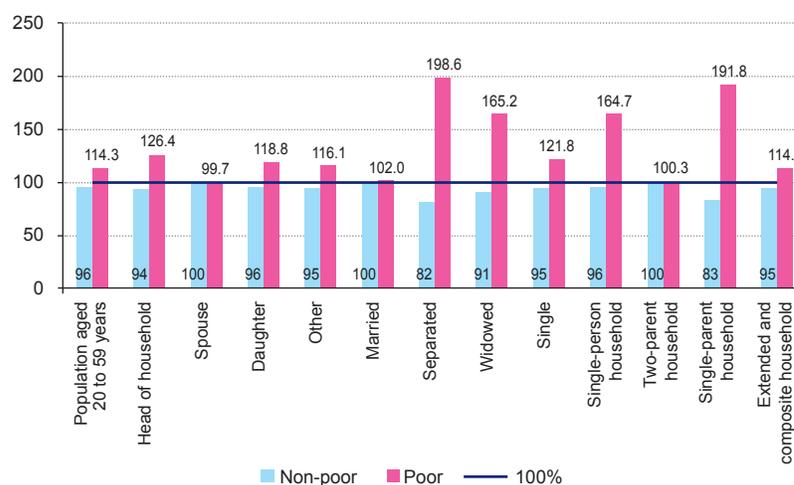
**FIGURE 11**  
**LATIN AMERICA (SELECTED COUNTRIES: PROPORTION OF FEMALE-HEADED URBAN**  
**HOUSEHOLDS, 1990-2007**  
*(Percentages)*



Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of special tabulations of household surveys from the countries concerned.

The femininity index of poverty<sup>4</sup> shows that separated, widowed and single women and women in single-parent households figure disproportionately among the poor. Many women who are married or living with a partner work exclusively or primarily on making a home and raising children, so they lack own income and thus economic autonomy, which makes them more vulnerable to change. They are often economically dependent on their partners during their childbearing years as well as when they are older (see figure 12).

**FIGURE 12**  
**FEMININITY INDEX BY POVERTY STATUS, POPULATION AGED 20 TO 59 YEARS,**  
**URBAN AREAS, CIRCA 2007**  
*(Percentages)*



Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of special tabulations of household surveys from the countries concerned.

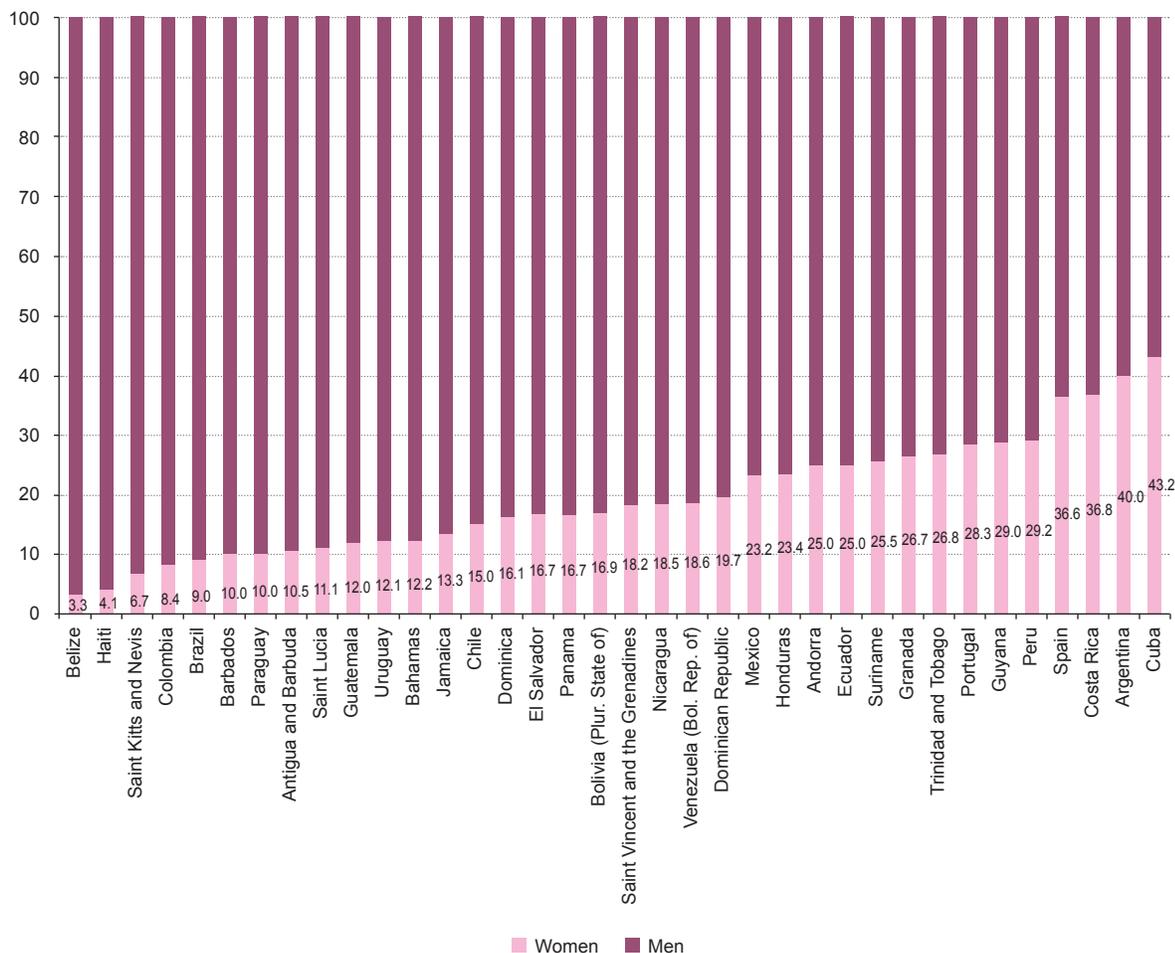
<sup>4</sup> This index measures the ratio between the number of women and the number of men in the population adjusted by demographic structure and corrected for the greater number of women in the population, allowing for an unbiased calculation. Women aged 20 to 59 years who are living in urban areas are considered. The ratio is greater than 100 when women are overrepresented in the sample of poor households.

It is difficult to understand the gender inequalities that women face given their educational achievements —women are more educated than men— the rapid pace at which women have been joining the paid labour market and the progress, albeit limited, made in gaining access to reproductive health services. Gender inequality can be understood by looking at the relationship between productive and reproductive work, paid and unpaid work, and the sexual division of labour in the market economy.

The participation of women in the labour market under disadvantageous conditions undermines their economic autonomy and prevents countries from benefitting from the investment made in education, rising female participation in the workforce and the active role that women play in the community. It is also an obstacle to the participation of women in decision-making forums: women are represented as a minority despite the fact that they constitute half the population, that there is legislation in a number of countries establishing representation quotas and that in many cases they make up half or more of the electorate.

According to the Gender Equality Observatory for Latin America and the Caribbean, in 28 countries with available data, there has been a slight increase in the percentage of women in ministerial cabinets over the past 10 years (see figure 13).

**FIGURE 13**  
**LATIN AMERICA (SELECTED COUNTRIES): PROPORTION OF WOMEN IN NATIONAL LEGISLATURES, CIRCA 1990,1997 AND 2006**  
*(Percentages)*



Source: Gender Equality Observatory for Latin America and the Caribbean [online]: [www.cepal.org/og](http://www.cepal.org/og).

These structural inequalities must be taken into account in analysing the impact of the crisis on women and gender equality. If the distribution of income, ownership of assets, participation in decision-making and the distribution of time between men and women are regarded as part of the region's structural inequalities, the crisis cannot be analysed without asking if it will have the effect of widening, maintaining, or narrowing the existing gender gaps.

Significant progress has been made: the educational levels of women have improved, their rate of representation in the labour market has risen and their rights are increasingly recognized in national and international legislation. However, the pace of change has been slow and uneven, and much remains to be done. Even as their rate of participation in the labour market has risen, women continue to perform a disproportionate share of unpaid work. This is the burden borne by women today as they attempt to weather the crisis.

### **3. The impacts of the global economic crisis on women in the region**

It is still too early to accurately predict the impact that this crisis will have on the paid and unpaid work of women in Latin America and the Caribbean, owing to the major differences between the political, social and economic realities of each country, the type of activities that women do in each of the countries and the different sectors in which they work (agriculture, exports, government, health, etc.). However, there are signs that suggest how and to what extent this crisis will affect them.

According to information produced by ECLAC, the crisis will have a stronger impact on countries with greater trade openness, such as the Central American countries and Mexico, which send most of their exports to the United States.

The countries of Latin America face a scenario characterized by a strong decline in global demand and thus a reduction in external demand for the goods and services that the region exports. This drop in trade will have a larger impact on countries that have pursued open market policies and have not implemented countercyclical policies that would give them enough fiscal stability to weather the crisis. The benefits obtained from trade openness by countries in the region have been documented. However, the shock associated with a collapse in exports will have specific effects depending on the country and the population group concerned.

Globalization, and trade openness in particular, has created winners and losers. Certain groups lose opportunities due to the disadvantages they have from the start, which can be social, educational or technological in nature, and in the case of women, their unequal participation in the labour market and their caretaking obligations. Gender-based discrimination and its aforementioned characteristics constitute an obstacle that prevents women—poor and non-poor alike—from being able to find stable jobs in economic activities derived from trade openness.

The empirical evidence is mixed. In some cases, trade openness has created new work opportunities for women (such as with the *maquilas* in Central America and Mexico), although these gains have sometimes been accompanied by a deterioration in labour rights and social protection. For female workers in the textile and apparel industry, benefits have included more job opportunities and higher wages.

In other cases, such as in Ecuador, trade openness has had adverse effects on women in the agriculture sector (Parada and Morales, 2005). In general, the impact of trade liberalization on the well-being of women depends on which sectors hire them and which sectors expand as a result of the change in the relative prices of export products and the intensity of the work of men and women in each sector (Wilson and Caro, 2009).

Trade policies reproduce the same gender biases of other economic policies, and although they help to diversify the labour market, ultimately they do not eliminate occupational segmentation. In addition, women who

work in this sector are generally employed in low quality jobs. At the same time, trade has brought benefits to women with higher educational levels and female entrepreneurs. These women could be regarded as the winners of trade liberalization (e.g., women who work in finance or tourism). However, they are always at a disadvantage with respect to the men in their profession, which prevents them from taking advantage of all the opportunities that trade offers (Espino, 2005).

### III. Lessons from previous economic crises

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The general consensus<sup>5</sup> is that the crisis will hit all social sectors, especially the poorest and least protected. In terms of employment, as noted, the preliminary data point to a reduction in the gender gap owing to an increase in male unemployment.

Previous experience with crises suggests that if specific policies are not pursued to promote equality in the labour market and the family, the crisis could prompt women to seek paid employment, keep them “protected” because they work in sectors less affected by the crisis (such as education, health and public administration) or open the door to new opportunities for them.

Although every economic crisis arises from a different set of factors and unfolds in its own way, it is interesting to look at the evolution of previous economic crises and their relation to impacts on gender equality.

Because trade is the sector hardest hit by the crisis, jobs held by male workers (livestock, mining, automotive) will be especially vulnerable. Depending on the path of the crisis and the type of international openness, women will experience rising unemployment and increasingly precarious employment. However, in any case, falling income means they will have to do more unpaid domestic work.

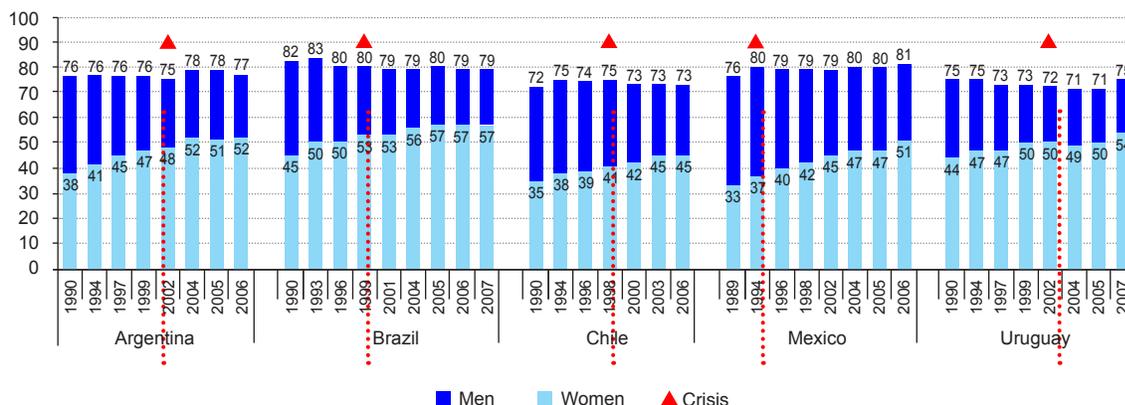
The economic crises that hit Argentina in 2002, Brazil in 1999, Mexico in 1994 and Uruguay in 2002 had some aspects in common that could also apply to other economic crises.

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<sup>5</sup> During the Meeting of specialists: Analysis of the economic and financial crisis from a gender perspective with an understanding of its impact on poverty and women's work, Mexico, 23-24 July 2009.

In terms of unemployment, the female economically active population did not decrease; rather, it continued to rise. This means that women entering the job market do not exit it during a crisis, although their participation produces an increase in precarious employment (see figure 14).

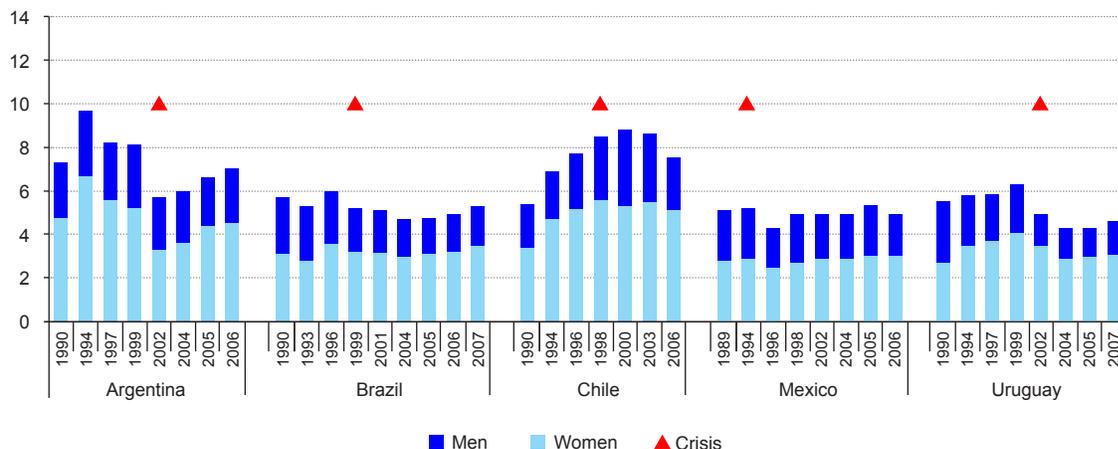
**FIGURE 14**  
**LATIN AMERICA (SELECTED COUNTRIES): ECONOMIC PARTICIPATION RATE OF MEN AND WOMEN**  
**AGED 15 YEARS AND OVER, URBAN AREAS, 1990- 2007**  
*(Percentages)*



Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of special tabulations of household surveys from the countries concerned.

Unlike in developed countries with social safety nets, women in this region cannot leave the labour market without risking the loss of their economic autonomy. Women need to work and desire economic autonomy. In times of crisis, the income of paid workers is observed to fall for both sexes, although the income gap between men and women narrows owing to a deterioration in male income (see figure 15).

**FIGURE 15**  
**AVERAGE INCOME OF THE EMPLOYED ECONOMICALLY ACTIVE POPULATION,**  
**BY SEX, URBAN AREAS, 1990-2007**  
*(Multiples of the respective per capita poverty lines)*

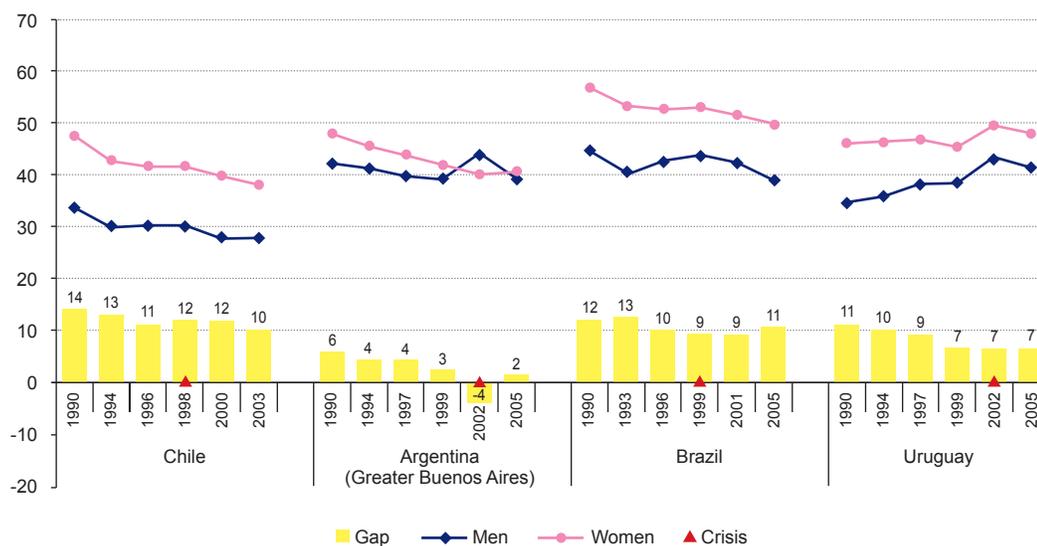


Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of special tabulations of household surveys from the countries concerned.

Gender gaps change in times of crisis but not uniformly in every country or every sector. Whereas in previous crises the historic gap narrowed in Chile and Argentina (owing to rising male unemployment, a trend observed in the present crisis), it widened in Brazil and Uruguay.

Changes in the gender gap in precarious employment were similarly varied in previous crises. In Argentina, the rate of precarious employment for men surpassed the rate for women. In Brazil, the gap decreased slightly as the rate of male participation in low productivity sectors rose. Meanwhile, in Uruguay, the rate of precarious employment rose for both sexes (see figure 16).

**FIGURE 16**  
**POPULATION EMPLOYED IN LOW PRODUCTIVITY SECTORS OF THE LABOUR MARKET,**  
**URBAN AREAS, 1990-2005**  
(Percentages)



Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of special tabulations of household surveys from the countries concerned.

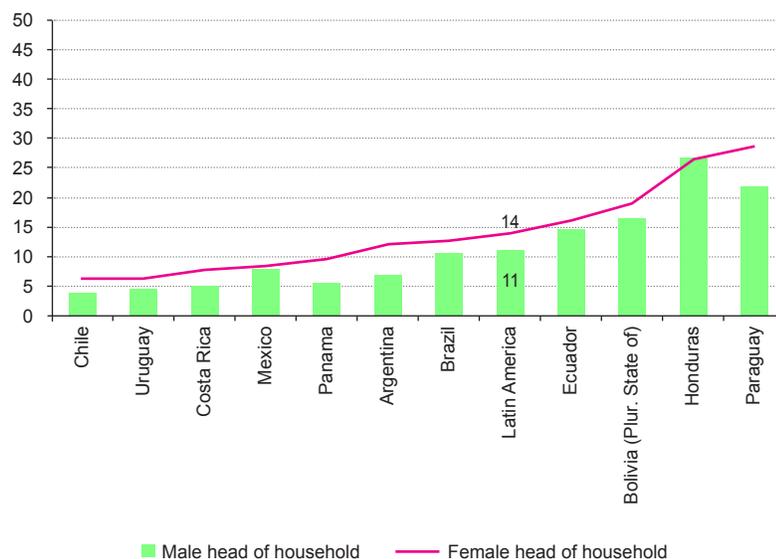
Thus, the patterns of occupational participation and segmentation will differ according to the type of asymmetries prevailing in each country (Jain, 2009) and the specific policies that are applied or the opportunities that arise by type of employment. It should be noted that it is possible to promote policies that benefit women and others that harm them.

The effects of the crisis on employment can, in some cases, exacerbate the situation of women but, in other cases, can become an opportunity to gain access to new areas of the labour market. The sustainability of this access depends on the long-range policies that countries implement, including regulatory frameworks, respect for workers' rights and the ability of women to bring their concerns to the bargaining table.

One of the more structural manifestations observed in the region is a larger number of poor and indigent women compared with a smaller number of men in the same condition, before and after the crisis, which means that women live in and experience poverty more often than men. Nonetheless, in periods of crisis, the female-male ratio does not increase among the poor, and the femininity index of indigence generally shows a decline with respect to the years leading up to the "crisis year."

An increase in recent years in the number of female-headed households has been accompanied by an increase in indigent households headed by women. In Brazil and Argentina, the availability of per capita income fell sharply, and the poverty gap widened for both sexes, but even more for women.

**FIGURE 17**  
**LATIN AMERICA (SELECTED COUNTRIES): POVERTY GAP RATIO IN URBAN HOUSEHOLDS, 2007<sup>a</sup>**  
*(Percentages)*



Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of special tabulations of household surveys from the countries concerned.

<sup>a</sup> The poverty gap ratio is the distance between the average income of poor households and the respective poverty line value.

Households headed by women are at a disadvantage primarily because their female heads are often the only or the main breadwinner. In addition, they tend to earn less income than male heads of household. This situation, coupled with the absence of relevant policies, has meant that vulnerability costs fall mainly to female heads of household and the intensity of poverty increases in times of crisis in female-headed households.

In all of the countries, the percentage of men without own income climbs in the “crisis year,” possibly due to unemployment, but the same is not true of their female counterparts, for whom the trend does not change or stagnate over time. To greater or lesser degrees, the percentage of women without own income continues to trend downwards, suggesting the need to contrast some hypotheses concerning the activities that women pursue in times of crisis that allow them to generate or earn some type of income.

## IV. Policies

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Formulating policies specifically designed to promote gender equality is important for the economic development of the countries. Along these lines, the political representation of women in the public sphere is crucial. Because female representation is low in the different levels of government and especially in the legislature, the issue of “gender” is seen as just another in a series of measures incumbent upon the governments, instead of as an issue that cuts across the public policy spectrum in the countries. Achieving gender parity in the countries of Latin America and the Caribbean is key and has become a democratic objective of the countries.

The contribution that women make to national economies in the form of both paid and unpaid work is often overlooked in traditional market economies. Social protection policies do not include important programmes for the reconciliation of family and work life, which, as seen here, is critical if women are to gain access to paid employment under equal conditions. These work-family reconciliation policies are an item of business that must be addressed in the region.

In terms of steps to take, it is important to create conditions that allow women to break through the glass ceiling that impedes their access to and use of productive resources. For this, employability and entrepreneurship conditions must be improved for all women, especially poor women, not as part of one-off programmes but rather in the framework of comprehensive development strategies.

Thus, it is necessary to gain a better understanding of the reasons why women are affected disproportionately by trade policies and the barriers of globalization. There are several factors contributing to this situation. First, consideration should be given to which sectors have the greatest potential to absorb female workers, steps for closing the wage gap, working conditions

and access to credit through the formal financial system and to social protection services, including caretaking services. In addition, access to assets and land ownership are essential since in most of the countries women trail men in formal ownership of property. Institutions must be strengthened to facilitate the participation of women in collective bargaining, from which they are often excluded due to persistent cultural norms.

Women's access to markets and financial and nonfinancial services, including the transfer of technology, is hindered by the fact that they have less labour mobility as a result of their caretaking responsibilities. Their familial obligations make it harder for them to find jobs, which are often incompatible with these responsibilities. Once again, the burden of unpaid work performed by women is an essential piece of the puzzle.

Because the labour market is the primary mechanism by which individuals participate in the economy and the main source of income, any mismatches that arise have a strong impact on access to goods and services and the benefits of social protection. This inevitably leads to poorer quality of life among the population and places rising social demands on national governments even as their budgets contract.

In response to the crisis, the region's governments have announced a wide range of countercyclical measures, including a combination of higher spending, lower taxes and tax relief (ECLAC, 2009a and 2009b).

In the social sector, conditional cash transfer programmes have been the policy innovation of the decade and stand out as a model for weathering the crisis. These programmes are recognized as a way to maintain household consumption, improve maternal and child nutrition and health and expand school coverage, but there is mounting evidence that they constitute a veiled form of unpaid work by poor women and reinforce traditional roles, impeding women's access to the labour market and their ability to earn their own income.

The capacity to reach the most vulnerable sectors, through subsidies, conditional cash transfers and other programmes, is proportional to the a priori deployment of countercyclical policies that lay the groundwork for social policies to be implemented. Although most conditional cash transfer programmes process transfers directly to or through women, and in some countries, such as Brazil and Mexico, the programmes—primarily due to their size—have become a mandatory step in alleviating the immediate effects of the crisis, their widespread adoption throughout the region threatens to enforce a short-term perspective on social policy, excluding women from quality jobs and universal social security policies.

Despite some positive impacts, cash transfer programmes are based on the unpaid work of women and the mobilization of their social capital as an unquantified but invaluable element of the success of these programmes (ECLAC, 2007). It is women who meet the requirements and are mobilized as intermediaries between the State subsidies and the recipients in the households, becoming an invisible institutional support and often serving, without pay or recognition of their family and work burden, as the sole point of access to social protection. Women end up being responsible for fulfilling the conditions imposed by the programmes, such as immunizations, health checkups and school attendance for children. In this context, they are not treated as individuals endowed with rights but rather as the bridge between State, family and community for the provision of social services.

Less regard is given to employability initiatives that could modify the vertical and horizontal segmentation in the labour market, or work-family reconciliation policies or policies for access to resources and productive assets (land, credit, technology, water, seeds). The sense of urgency attached to these countercyclical measures tends to trump gender equality concerns and underscores the limited presence of such concerns on the government agendas.

These short-term measures are being pursued in the midst of a public debate on the challenges to be addressed when it comes time to develop policy:

- The role of the State, its closeness with the private sector, the magnitude of regulation and the orientation of rescue measures is one of the central issues. What will the new equation be between State, market and society? This debate ranges between restoring the neoliberal paradigm that assigns the State a minimal role in negotiating with the private sector or a more active role that allows it to closely monitor change processes in the markets, and strengthening the role of the State as an employer through infrastructure investments, going beyond the strengthening of regulation as a principal role. The need for synergies between investment in areas of job creation and access to paid work for women must be raised. Investments must be made variously in physical infrastructure —such as secondary roads in rural areas, water collection systems and electricity— in order to reduce the demand on women's time; in childcare services apart from those contingent upon formal employment, so that women may seek jobs beyond the confines of those they may already have; and in services that employ female workers, promoting hiring through incentives, training and other mechanisms. In all of these endeavours, the role of the State as promoter and regulator is crucial.
- As the economy has become increasingly globalized, labour conditions have changed, subjugated to the pursuit of higher return rates on investments and lower labour costs, which has generally been to the detriment of workers' rights, with a strong impact on union fragmentation. This introduces another challenge, which is to improve and regulate labour conditions, promoting labour flexibility and national and global frameworks that recognize the basic rights of workers and reinforcing their collective bargaining capacity, including demands for women's equality.
- Another challenge is to advance policies to help achieve adequate levels of competitiveness for trade within and outside the region, in order to re-establish trade as a development paradigm and the primary engine of growth, to provide for more equitable growth, to come to the aid of small producers, most of whom are women, strengthening their entrepreneurial capacity and ownership of assets, protecting the workforce through unemployment insurance, providing support in the form of subsidies and other fiscal stimulus measures designed to improve the employability, competencies and skills of male and female workers regardless of their situation.
- Fourth, and directly related to the previous challenge, there is a need to re-envision consumption patterns from a sustainable development perspective, moving beyond the notion of indiscriminate consumption of goods as a driver of the economy (Jain, 2009).
- There is a need for a renewed global governance system that gives room to the voices of the countries that have been victims of the crisis, seeking the right balance between the efficacy of the institutions and the participation and representation of the national governments.
- Recovery packages should include, in particular, recognition of the caretaking work performed by women protecting social investment in services. This entails the creation of an institutional framework that promotes the economic participation of women under equal conditions and envisages actions to (Rodríguez, 2009):
  - i) Incorporate the issue of caretaking and work-family reconciliation into the public policy agenda;
  - ii) Strengthen regulation of the labour market for the reconciliation of work and family life;
  - iii) Promote the involvement of men in caretaking activities;
  - iv) Make public social investment in caretaking services a priority;
  - v) Make progress in promoting reconciliation actions at the business level;
  - vi) Promote inclusion of this issue in collective bargaining processes.

A corollary will be to reinstate a rights- and equality-based approach, strengthening the language of security vis-à-vis the uncertainty of the crisis.

In addition, the lack of solvent social protection systems —unemployment insurance, health care, etc.— exacerbates the situation of male and female workers in the informal sector.

Lastly, countercyclical social policies —characterized by heavy spending on infrastructure, housing, tax relief, etc.— tend to leave less leeway for adjusting levels of social spending to offset the deterioration of living conditions in the most vulnerable sectors of the population.

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