

The crisis' impact on women's rights: sub-regional perspectives

The Impact of the Crisis on Women in the Caribbean

By Rhoda Reddock and Juliana S. Foster¹

Preamble

This series of briefs entitled *The crisis' impact on women's rights*, published by the Association for Women's Rights in Development (AWID), includes sub-regional perspectives on the impacts seen to date of the current crisis on women and women's rights as well as those likely to come. These sub-regional analyses are a key input from women activists and analysts to inform development debates and decisions that are being made to respond to the crisis. The series also includes a cross-regional and global analysis.

We know that women are at the center of the fallout from the current crisis, which itself combines interlocking crises: a global economic recession, the devastating effects of climate change, and a deepening food and energy crisis. All of this is compounding the increasing poverty and inequality in different parts of the world, as well as the impacts of the HIV and AIDS pandemic. At the same time, traditional power relations among international players are shifting, the so-called 'middle income countries' with the BRICs (Brazil, Russia, India and China) assuming greater power (Brazil and China have become creditors of the United States, and important investors in the International Monetary Fund, and all of them hold some of the most important sources of reserves of the world). The current situation, a result of aggressive free-market capitalism pursued in the past decades, calls into sharp question dominant—and even many of the so-called alternative—models for development. The crisis is not new for most

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of the developing countries that have struggled with crises in the 70's, 80's, 90's and beginning of 2000's. This crisis, however, reached global proportions when it impacted hegemonic economies and their role in global arenas and put in evidence the interconnectedness of the diverse realities of countries in this globalized world.

This systemic crisis poses a huge challenge for governments, donors and every development practitioner, activist and policy-maker to reinvent the system in the long term, and reduce the negative impacts in the short and medium terms. In this sense, as many have said, the crisis also represents a historic opportunity to be bold, creative and attempt to right the wrongs of neoliberal development. As the crisis is now a driving force behind many development choices and processes (from the global to the local), and will shape approaches to development for years to come, the role of women and gender equality as a central goal must not be further overlooked. This is not simply because women are among those most negatively impacted by these crises, but also because they are key development players in most communities around the world, as well as relevant and vital actors in proposing effective approaches to mitigate the impacts of the crisis and expand the fulfillment of human rights, environmental sustainability and development commitments around the world. The exclusion of women, gender equality and women's rights as central to these processes is unacceptable and should be used as an indicator of the seriousness of proposed responses.

In preparation for the United Nations (UN) High Level Conference on the World Financial and Economic Crisis and its Impact on Development (New York from June 24th to 26th 2009), several women's rights groups expressed their concerns about the impacts of the crisis on women's lives² and their rights and the limitations of the actual responses to the crisis implemented or proposed so far. The Women's Working Group on Financing for Development, of which AWID is a member, has been very active and committed to promoting the UN's pivotal role as the legitimate space to address the crisis from a truly inclusive multilateral perspective.³

AWID is committed to engaging with and supporting collective initiatives to influence this process, as well as building alliances with actors from other social movements. Solutions that have been defined by the same actors who produced this financial and economic meltdown are unacceptable. Responses to the crisis must emerge from broad processes where both government and civil society engage in dialogue that is both enriching and makes decision-making more responsive to people's needs and the fulfillment of human rights. Both civil society and governments from all countries of the world, including low-income countries, should be central actors included in this global policy dialogue process. Multilateral venues under the UN are the most inclusive and balanced spaces existing in the international system, and the only spaces with clear mechanisms for the participation of developing countries and civil society actors.

Whatever the proposals and responses that emerge from such high level processes - they must be informed by analysis on how these trends are playing out in communities and how the

² See the statement: The G20 committed to save the global economy at the cost of women, November 17, 2008, 11th AWID International Forum, from [http://www.awid.org/eng/Enjeux-et-Analyses/Library/LE-G20-DECIDE-A-SAUVER-L-ECONOMIE-MONDIALE-AUX-DEPENS-DES-FEMMES/\(language\)/eng-GB](http://www.awid.org/eng/Enjeux-et-Analyses/Library/LE-G20-DECIDE-A-SAUVER-L-ECONOMIE-MONDIALE-AUX-DEPENS-DES-FEMMES/(language)/eng-GB)

³ Women's Working Group on Financing for Development, Statement from the Second Women's Consultation convened by the WWG on FfD in New York from April 24-26, 2009 from <http://www.awid.org/eng/About-AWID/AWID-News/A-call-for-structural-sustainable-gender-equitable-and-rights-based-responses-to-the-global-financial-and-economic-crisis>



impacts are differentiated among women and men and across different sectors. Allocation of resources for these responses must also be implemented in a way that takes into account the gender dynamics at play, and ensures that key social development sectors, such as health or education, are not the ones to be defunded for the sake of economic growth and financial stability. The very social development achievements that have been made in the last two decades, as limited as they are, are currently at stake, if the focus of responses to the crisis is only economic growth and a return to 'business as usual'. In this sense, women's rights and gender equality commitments made by governments and other actors, such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the 1995 Beijing Platform of Action, the Millennium Development Goals must not be trade-offs in the definition of responses to the crisis.

It is in that spirit, that the authors of the briefs included in this series accepted the challenge to explore answers to the following questions:

- Considering the diversity of situations in which women live, what are the main challenges for women in your sub-region in the context of the current crisis?
- Can you identify concrete actions or initiatives (responses to the crisis) that have already had either negative and/or positive impacts on women's lives?
- Are women's groups in your region experiencing increased discrimination as a direct or indirect result of the financial crisis?
- If stimulus packages are not inclusive of human rights and gender equality perspectives then are there any alternatives so that these packages are reshaped in order to include gender and rights dimensions?
- If the governments of the region/sub region (or regional bodies) have not set up any stimulus packages or measures yet: what do you expect will be the impact of not tackling the crisis in a timely way at the national and regional level?
- What are potential future impacts on women in your region in the context of a global recession? Which are the most outstanding weaknesses of the region in regards to the economic crisis?
- The UN Stiglitz Commission⁴ and the G20 are trying to identify international initiatives to reduce the impact of the crisis on development. Do you think these global initiatives consider challenges confronted by women, and how to help women in your region face the crisis?

The sub-regional analyses presented in this Series are an initial attempt to contribute to identifying challenges, potential responses and proposals from a women's rights perspective, that builds on the different realities and impacts the crisis is having on different regions of the world. The analyses also aim to contribute to grounding responses to the crisis in gender equality and women's rights and promoting a profound transformation for a more inclusive and democratic international system. Various regions raised common areas of concern that reflect common challenges for women's rights around the world.

⁴ See the Women's Working Group on Financing for Development Statements on the Stiglitz Commission from [http://www.awid.org/eng/Issues-and-Analysis/Library/Women-s-Working-Group-on-FFD-Contributions-to-the-Stiglitz-Commission/\(language\)/eng-GB](http://www.awid.org/eng/Issues-and-Analysis/Library/Women-s-Working-Group-on-FFD-Contributions-to-the-Stiglitz-Commission/(language)/eng-GB) and the Stiglitz Recommendations from <http://www.un-ngls.org/spip.php?page=cfr>

A lack of gender equality perspectives in the stimulus packages or policy responses to the crisis at the national level seems to be commonplace, as well as how women are particularly affected because of their strong participation in the informal economy, and the non-recognition of their unpaid and reproductive work, as well as the high levels of discrimination and inequality they face. Amongst other important issues raised, these common findings call for a new understanding of the role of the state and how it affects women in particular through the care economy (in relation to the key reproductive roles that women play which sustain the current economic system at their peril), but also in terms of advancing the decent work agenda. When the role of the state was reduced, several of the social functions previously performed by the state - healthcare, caretaking and education - were absorbed by women across regions, usually in addition to their paid work. Thus, women have disproportionately shouldered the burden of the consequences of state reduction, particularly as they relate to the fulfillment of economic and social rights (such as housing, health and education).⁵

If a post-neoliberalism era is emerging, the new international system should build on community, national, regional and global experiences of development actors, and on historic women's rights agendas. These longstanding struggles should be reinterpreted and communicated broadly to promote alternative thinking around responses to the crisis.

Today we call for holistic responses to the systemic crisis. In doing so, our own efforts (amongst women's movements and organizations) for building alternative discourses and influencing the international system must be grounded in different kinds of knowledge (informal and formal). Our alternative discourse should also be based on a holistic/cross-cutting approach, ensuring full space for the voices of the most excluded groups.⁶

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⁵ HIGHLIGHTS FROM THE STRATEGY MEETING: To follow-up efforts on Aid Effectiveness, gender equality and the impact of the crisis on women, 6-7 August 2009, New York, Edited by Cecilia Alemany (AWID).

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Introduction

The global financial crisis received world-wide attention in mid-2008, amidst signs of increasing distress. The sub-prime mortgage crisis in the United States - induced by insider trading and profiteering⁷ and facilitated by the virtual collapse of effective regulation – served as the tipping point.⁸ This crisis marks the collapse of a period of neo-liberalism - known, at times, as “The Washington Consensus”⁹ - that contributed to increased inequality within and between countries. Neo-liberalism is an economic and ideological system characterised by the prominence of a self-regulating market and belief in a “trickle down” notion of wealth distribution. Neo-liberalism has resulted in the removal of impediments (i.e. regulations) to capital mobility, the weakening of trade unions, and a reduction in public expenditure for social services.

Neo-liberal policies, introduced in the Caribbean as Structural Adjustment Programmes (SAPs) in the 1980s, had, by the 1990s, almost fully destroyed the agriculture sector¹⁰ throughout the region and the industrial production sector in a few specific countries. Caribbean feminists Joan French (1994) and Peggy Antrobus (2004:70-76) critiqued these policies, documenting their specific impacts on poor women. For example, Antrobus and French specifically underscore the impact of the decline in spending on health and social welfare on women.

Developed countries - including the US, Japan, Germany, France, and the United Kingdom -have experienced varying impacts of the crisis. These have included major job losses, decreased access to loans/credit, home foreclosures, and a decline in global trade. In response, they have adopted stimulus packages, an option the majority of countries in the economic South, including the Caribbean (with the exception of oil and gas producing Trinidad and Tobago), do not have. Governments therefore head recovery plans.

These developments, however, have serious consequences for Caribbean economies. Over the last two decades, Caribbean economies have increased their dependence on northern markets: Trinidad and Tobago relies on the North for energy markets, for example,¹¹ while many of the islands rely on clients and investors from the North for tourism¹² and offshore financial services. Caribbean economies also rely on northern countries as importers of primary raw materials¹³ and manufactured goods. The dominance of the service sector –including tourism, offshore banking, and informatics - follows the decline of their production sectors (see Table 1 below for data on Caribbean economies).

Defining the Caribbean

The Caribbean¹⁴ refers to the countries in and around the Caribbean Sea that share a similar colonial history of slavery and plantation economies. These countries include: Bahamas, Barbados, Belize, Haiti, Guyana, Jamaica, Suriname, Trinidad and Tobago, and the smaller (or micro) OECS/ECCU¹⁵ states (Antigua and Barbuda, Dominica, Grenada, Montserrat, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines). Also included are the French, British, and

- ⁷ Including equities, commodities, housing, and derivatives.
⁸ Pantin, Dennis, 14 April 2009.
⁹ Described by economist, Kari Levitt (Levitt, 2005: xxii3), as “market fundamentalism.”
¹⁰ More specifically, preferential treatment for traditional exports such as bananas and sugar cane.
¹¹ Trinidad and Tobago, with its oil and natural gas sectors, is the largest single recipient of FDI in the Caribbean.
¹² Throughout the region, destination countries have experienced reduced tourist arrivals and tourist expenditure, as well as a halt in construction of new tourist facilities.
¹³ Jamaica’s bauxite industry has been particularly hard hit, suffering a withdrawal of foreign direct investment.
¹⁴ See Figure 1 below for Map of Caribbean.
¹⁵ OECS/ECCU (Organisation of Caribbean States/Eastern Caribbean Customs Union) is an organisation of the smaller English-speaking states of the region.

US Overseas Departments: Martinique, Guadeloupe, French Guyana, St. Martin, Aruba and the Netherland Antilles (Bonaire, Curacao, Saba, St. Eustatius, St. Maarten); the US Virgin Islands and

Puerto Rico; Anguilla, the British Virgin Islands, and Turks and Caicos; and the Spanish speaking islands of the Dominican Republic and Cuba.

Figure 1. Map of the Caribbean¹⁶



In highlighting the social consequences of the crisis worldwide, the Committee on the Elimination of All Forms of Discrimination against Women (CEDAW) has moved to highlight the potential gendered impact of the crisis by drawing attention to its impact “upon the full-realization of human rights of women and girls worldwide.”¹⁷ The Committee identified the following to be likely effects of the crisis on women and girls: unemployment, increases in responsibilities both at work and at home, decreases in income, and potential increases in societal and domestic violence against women.¹⁸ Seguino (2009) has supported these claims extensively in her analysis of the crisis.

This gendered impact of the crisis (having similar and different implications for women and men), informs the analysis of responses to this crisis in the region. This paper also examines the responses of women’s organizations in the region and makes recommendations and concrete suggestions for the way forward in the Caribbean.

¹⁶ Source: CaribbeanWorldAtlas.com

¹⁷ United Nations Press Release, 6 February 2009.

¹⁸ United Nations Press Release, 6 February 2009.

Table 1: Human Development and Male/Female Economic Activity in Selected Caribbean Countries

HDI Rank	Country	GDP per capita PPP \$US 2005	Unemployment rate			Employment by economic activity (2005)					
			Unemployed persons (thousands) 1996-2005	Total (% of labour force) 1996-2005	Female (% of male labour force) 1996-2005	Agriculture		Industry		Services	
						Female	Male	Female	Male	Female	Male
31	Barbados	17,297	14	9.8	118	3	4	8	26	78	62
49	Bahamas	18,380	18	10.2	122	(.)	6	5	30	94	64
51	Cuba	6,000	88	1.9	129	10	28	14	23	76	50
54	St. Kitts and Nevis	13,307	-	-	-	-	-	-	-	-	-
57	Antigua & Barbuda	12,500	-	-	-	3 (c)	5 (c)	7 (c)	29 (c)	87 (c)	63 (c)
59	Trinidad and Tobago	14,603	50	8.0	190	2	10	14	37	84	53
71	Dominica	6,393	3	11.0	80	14	41	10	24	72	40
72	St. Lucia	6,707	13	16.4	164	9	14	11	23	62	45
79	Dominican Republic	8,217	716	17.9	254	2	23	15	24	83	53
80	Belize	7,109	12	11.0	230	6	37	12	19	83	44
82	Grenada	7,843	-	-	-	10	17	12	32	77	46
83	Suriname	7,722	12	14.0	200	2	8	1	22	97	64
93	St. Vincent & the Grenadines	6,568	-	-	-	8	27	72	46	-	-
97	Guyana	4,508	-	-	-	16	34	20	24	61	42
101	Jamaica	4,291	130	10.9	207	9	25	5	27	86	49
146	Haiti	1,663	-	-	-	37	63	6	15	57	23

Source: UNDP Human Development Report 2007/2008 Table 21 Unemployment in informal work in non-OECD countries, pp. 229-301, Table 31 Gender inequality in economic activity pp 338-341 and Table 1 Human Development Index pp 229-232.

1. Women's work in the Caribbean

Since the time of slavery, Caribbean women have worked outside the home. This was followed by a system of indentured¹⁹ or bonded labour where women were also plantation workers. As Caribbean economies shifted from agricultural production, becoming increasingly influenced by colonial domestic ideology (Reddock, 1988), women's labour force participation rates declined over the 20th Century. Although their employment rates (as seen in Table 1) remain lower than those of men, there is still general acceptance on women's right to wage work. Stephanie Seguino observed that despite having higher levels of education than men, Caribbean women were still "... almost twice as likely as men to be unemployed" (Seguino, 2003: 1). Yet Seguino observed that the Caribbean is characterized by high rates of female-headed households and a high reliance by women on paid work to support children and other family members. Many women also migrate in order to support families.

Caribbean economic activity in tourism, off-shore banking, and manufacturing rely heavily on women's labour and often offer insecure employment prospects. Export processing declined considerably due to the higher relative wage rates in this region, although it continued much longer in Haiti (where decline has also occurred).

Women find great difficulty in combining wage work with family responsibilities. A 2005 ILO study on Trinidad and Tobago, for example, has found that work/family conflict poses a problem of increasing dimensions in Trinidad and Tobago. This study suggests that while the challenges of work and family have always existed, they have adopted new forms today (Reddock and Bobb-Smith, 2005:106). The reasons for this, amongst others, include the: general process of urbanization and decline of intimate community relations; increasing demands of the workplace; absence of family members to provide child care and family support; and the

non-synchronization of work hours with school hours (Reddock and Bobb-Smith, 2005:106). These challenges are heightened in the context of the financial crisis.

There is a risk of increased household tension and domestic violence as women struggle to balance work and family life demands in the face of reduced financial support from males (who are also experiencing economic setbacks due to the crisis).

Whilst middle-class, educated women are better able to address this situation as they are well-represented among the professions and public sector and account for over 65% of university graduates,²⁰ working-class women have fewer employment opportunities and tend to be concentrated in the service sector, the informal sector, and, increasingly, the security sector.

2. Gendered impact of the crisis in the Caribbean

The effects of the crisis have been instant. Long-established national and regional firms such as the Stanford Bank of Antigua and Barbuda and the C.L. Financial Group and CLICO Insurance - collapsed. This collapse affected the savings and insurance policies of ordinary women and men; it also impacted the economy overall. We note that large numbers of women were employed at various levels of these institutions, with some enjoying the exorbitant wage packages paid to the senior management of these firms.

The Monetary Council for the Eastern Caribbean Central Bank (ECCB) highlighted a tightening of the monetary and credit

¹⁹ Indentured immigration took place after the end of Slavery and involved workers from India, China, Indonesia, free Africans, and Madeira. These workers were bonded for fixed periods of time, typically 3 – 5 years.

²⁰ University graduates are an increasing proportion of the population, but remain a minority.



conditions in the Eastern Caribbean Currency Union (ECCU) at the end of the 2008 cycle²¹ and that “the growth prospects for the ECCU economies will continue to be adversely affected because of the unfolding global developments as activities with their major trading partner countries continue to slow down and contract in 2009” (Lesroy Williams, 2009). There have already been job losses in telecommunications, hotel and tourism, manufacturing, and media throughout the region; bauxite production in Jamaica and energy and alumina in Trinidad and Tobago have also been affected.

CARICOM ministers addressing the crisis noted that major investment projects have “been halted in Jamaica, Bahamas, St. Lucia, Anguilla, and Grenada,” and “tighter credit conditions and lower growth will also negatively affect government’s revenue and ultimately its ability to meet policy goals including improved health services, better education, and safety nets for the vulnerable” (*Caribbeanwriter*, 2009).²²

Although specific data on the impact of the crisis on women is not yet readily available, as early as 2008, predictions began to emerge.²³ For example, it was reported that, due to the economic crisis, Caribbean unemployment rates were expected to increase from 7.5% in the last year to anywhere between 7.8 % and 8.1 %. In the case of Jamaica, thousands lost jobs by the end of 2008. In an interview by the Jamaica Gleaner, Oscar Ramjet²⁴ reported that, women were among those expressing their desire to work, (Caribbean Net News 2009). Women are also among the migrants most adversely affected by the crisis in the North, losing their jobs and their homes (mortgages) and, in some cases, having to return home.²⁵

According to the UN, growth in the Caribbean region is expected to be around 2.3 % (CMC Report, January 20, 2009). The crisis threatens the positive trends in employment of recent years. In 2008, the ILO predicted a

scenario of rapidly increasing unemployment, which is expected to worsen in 2009 (Mohideen, 2009). Even without data separated by sector for the Caribbean, it is certain that, as women are the majority of low-wage employees in the service sector, they will be amongst those losing their jobs.²⁶

The recession in the US reduces opportunities for migrant labour (including women), thereby affecting remittance levels. The crisis also reduces migration as an option to relieve the region’s economic stresses. This impacts both households and the economy as a whole, as remittances comprise significant components of national income in some countries of the region: 12% or more of Guyana, Haiti, and Jamaica’s national incomes are comprised of remittances (McClatchy, 2009). Reduced remittances could have various impacts on children and other dependents of migrants and on dependents’ care-takers, causing impoverishment for the households, malnutrition, school absenteeism, and ill treatment of children by care-givers.

It has been suggested, though, that as Caribbean migrants are not employed in the sectors affected in the early stages of the crisis, the effects of reduced remittances may not be as immediately felt as in Latin America.²⁷ The Inter American Development Bank (IADB) reports that remittances to households will have decreased in 2008 by 1.7% as compared to the same period in 2007. However, the IADB fore-

²¹ Comment made by Dr. Errol Cort, Minister of Finance of Antigua and Barbuda.

²² Comment made by Tillman Thomas, Prime Minister of Grenada.

²³ Caribdaily, 30 January 2009.

²⁴ Caribbean Net News Special Correspondent.

²⁵ Caribbean Impact, Caribbean Affairs, 2009.

²⁶ Table 1 shows data on unemployment by sex in CARICOM countries for the period 1996-2005. Women appear to have higher rates of unemployment. The table also shows data on employment by sector disaggregated by sex, highlighting the large representation of women in the service sector (particularly tourism) which is being adversely affected by the crisis.

²⁷ Sentiments expressed Dr. Wesley Hughes PIOJ Jamaica (SC Admin 2008).

sees that remittance flows - as well as the viability of migration as an economic option - will be restored when the global economy recovers.²⁸

Alarming, some organisations are using this crisis to “ration” staff even where they have not yet been directly affected by the crisis. Trade unions in Trinidad and Tobago note the emerging pattern where pregnant women are the first to go.²⁹ This is in direct contravention of the Maternity Leave Act of that country.

Other consequences include the impacts of reduced commercial lending and cuts in public sector budgets that can potentially affect education, school meals, public transportation, public health, and social welfare payments. Reduced international assistance may occur, as agencies and their programmes in health and education face cuts. For example, it seems that the Global Fund for HIV/AIDS and CRN + (Caribbean Regional Network Plus and Caribbean Regional Network for Persons Living with HIV and AIDS) are now facing financial challenges and may close down.

3. Regional responses to the crisis and their impact on women's lives

Regional governments have had to review their budgets (Trinidad and Tobago), take salary cuts (Jamaica), and freeze salary increases. In the case of St. Lucia, the proposed wage freeze has led to disputes between the government and two major trade unions. Acknowledging the impact of declining tourism revenues, St. Lucian Prime Minister Stephenson King reported that the island will “focus on improving productivity while remaining prudent in spending and consumption.”³⁰ David Thompson, the Prime Minister of Barbados, “assured that all caution will be taken to ensure that employment is not reduced while special attention will be given to protecting the essential social services” (table 2 below provides more examples).³¹

In the absence of stimulus packages in the economic South, a number of international agencies are preparing to grant countries access to funding (including loans). For example, coming out of the G20 Summit in London in April 2009, the International Monetary Fund's (IMF) resources are set to increase from \$250 billion to \$750 billion in order to assist the South in the crisis (The Economist, 2009). This new mandate generates much concern³² as IMF policies continue to be disadvantageous for economies of the South (Girvan, 2009).

The ECCB's monetary council at its regional meeting in February 2009 agreed on measures to mitigate the impact of the global economic downturn. They agreed to ensure the stability of the currency; to implement public sector investment programmes “in areas that would generate the greatest economic benefits in the short term to provide the necessary stimulus in the recovery effort; [and] to [strengthen] social safety nets to protect the most vulnerable groups” (Lesroy Williams, 2009). In a similar vein, CARICOM has set up a Regional Task Force on Policy Implications of the Global Financial and Economic Crisis to monitor the impact of the crisis.³³

To date, the Curacao women's desk has written a paper identifying social crises to present to the Government.³⁴ The aim is to highlight the costly and complex problems and to urge the government to take action. Also, in the OECS, tourism ministers came together in December 2008 to assess the implications of declining tourism (OECS, 2008).

²⁸ IADB, 2008.

²⁹ This was taken from a telephone interview with National Workers Union in Trinidad and Tobago, March 10, 2009.

³⁰ Caribbeanwriter, 2009.

³¹ Caribbeanwriter, 2009.

³² Recently, Prime Minister Manning of Trinidad and Tobago, in his address to the Commonwealth Business Forum on May 21, 2009, called for the reform of the IMF and a shift in strategy away from the onerous conditionalities for which it has become famous.

³³ Table 2 gives more examples of responses to the crisis at the national, regional, and international level.

³⁴ E-mail response fromto Query Geraldine Archer, CAFRA National Representative.

Table 2. Summary Table of Impact of Crisis on Caribbean Countries with emphasis on Barbados, Jamaica and Select OECS countries

Country	
Economic Impact of Crisis (sectoral)	Declining tourism earnings; Job losses in telecommunications sector (Barbados). Declining tourism earnings, Reduced foreign investment in alumina and steel; Job losses in manufacturing sector; Job losses in tourism sector (All Caribbean). Declining tourism earnings; Job losses in tourism sector (All Caribbean).
Social Impact of the Crisis	Reduced remittances (Barbados, Jamaica); Returning migrants (Jamaica).
National response Fiscal & Trade	Barbados Central Bank financial education programme introduced since 2008 (money management and personal financial planning). Increased marketing in US for tourism; Budget cuts; Salary cuts and wage freeze; 20% increase in minimum wage; Government to increase public borrowing ceiling from; US\$ 12 billion (Jamaica). Elimination of consumption tax on some items (mainly food) (Antigua and Barbuda); Reduction in service charge on certain items (Antigua and Barbuda); Suspension of common external tariff on 31 food and non-food products (St. Kitts and Nevis); Tariff reductions for selected articles (mainly food items) (Dominica); Budget cuts (St. Lucia); Salary cuts and wage freeze (St. Lucia); Improving productivity and controlling consumption (St. Lucia); Increase in subsidies for flour, rice, sugar (St. Lucia); Suspension of common external tariff and consumption tax on nine articles (St. Lucia); Number of staple foods and health-related articles subject to price controls increased from 15 to 44 (St. Lucia); Suspension of common external tariff on selected goods (Grenada); Review of common external tariff on 31 food and non-food products (St. Vincent and the Grenadines).
National response Social / Sectoral Policy	Subsidized utilities for pensioners and Pension payments increased (Antigua and Barbuda); Distribution of 224 acres of land to rural workers for agricultural production (St. Kitts and Nevis); Price controls extended to a larger number of goods (St. Kitts and Nevis); Revision of minimum wage (St. Kitts and Nevis); Social welfare payments increased by 10% (Dominica); Minimum wage increased (Dominica); Exemption from hospital costs for certain sectors of the population (Dominica); Increase in school transfer subsidy (Dominica); Free milk programme for families with small children and persons with special needs (Grenada).
Regional Response	CARICOM Task force on Policy Implications of the Global Financial and Economic (All Caribbean).
International response	G20 IMF Fund; Strengthening of UNESCO's Women's Studies and Gender Research Network; IDB US\$90 billion in loans to Latin America and Caribbean Countries for next two years (BBC News in Brief) (All Caribbean).
International assistance sought	Financial assistance form IMF Exogenous Shocks Facility (ESF) (St. Kitts and Nevis); financial assistance form IMF Exogenous Shocks Facility (ESF).(Dominica); financial assistance form IMF Exogenous Shocks Facility (ESF). (St. Lucia); financial assistance form IMF Exogenous Shocks Facility (ESF) (St. Vincent and the Grenadines).

Source: Caribbean Writer 2009; Caribbean Net News 2009; Mc Clatchy 2009; Caribworldnews 2009; BBC Caribbean News in Brief 2009; UNECLAC 2009

The Curacao's women's desk confirms the gendered impact of the crisis as well as inadequate protection for women by early policy responses. To date Curacao reports no campaigns, conferences, or workshops geared towards the issue in the country. The impact of the financial crisis on Curacao women includes an increase in requests for food boxes, increased reporting of domestic violence, inability to pay childcare, and increased employment on the black market, amongst other impacts.³⁵

In all likelihood this is not unique to Curacao, however, analysis of the responses from regional sources, to date, reveal very little acknowledgement of the gendered impact of the crisis. Discussions of increased unemployment and likely increases in poverty fail to project or emphasise implications for women and children. Without a deliberate emphasis on gender equality responses, it is more than likely that targeting of policies to the specific needs of women will be deficient.

4. Global Responses: gendered impact on the region

The Commission of Experts on the Global Economic Crisis chaired by Joseph Stiglitz³⁶ underscored major limitations with the approach to resolve the crisis through the G20 countries. The major argument is that since the failure of the US economy has global consequences, the response should be global. Since the G20 process excludes 172 countries, the Commission favours "inclusive representative institutions with political legitimacy representing the world" (TWN, 2009). We point here to the exclusion of Caribbean states and of women from the South, generally.

The Commission also identifies the key limitation of national responses as a failure to take into account the 'spillovers' of national policies. They instead recommend "a coordinated global response" warning that the magnitude of na-

tional responses will be too low (TWN, 2009). Additionally, stimulus packages are seen as essential for every country to get through this crisis. To address the inability of poor countries (including the Caribbean) to implement and fund stimulus packages, the Commission recommends that the North access substantial additional funding and look into "... setting aside 1% of their stimulus packages for developing countries," all to be managed through a new credit facility preferably with "democratic governance" and "stronger representation of developing countries" (TWN, 2009).

In its final communiqué, the G20 recognized the human dimension of the crisis and committed to addressing women in plans to create employment, stating that G20 countries will build a fair and family-friendly labour market for both women and men; and will support employment by stimulating growth, investing in education and training, and through active labour market policies, focusing on the most vulnerable" (G20, 2009: Par. 26).

This commitment addresses work-family conflict, an area in which the ILO is focused. Though aiming to foster global partnerships, these recommendations lack clear mechanisms for implementation and for the mobilization of governments. Hence it is difficult to see this as a real strategy.

While these recommendations may indirectly benefit Caribbean women, addressing the gendered impact of the crisis will require monitoring by international institutions as well as regional women's organisations. However, at present, women's organisations in the Caribbean have not taken a unified regional response to the crisis. They remain preoccupied with continuing fallout of the neo-liberal policies e.g. gender and trade issues, the

³⁵ E-mail response from Geraldine Archer, CAFRA National Representative.

³⁶ TWN, April 2009.



backlash against the women's movement, inequality, violation of human rights, and increases in domestic violence, among other issues. While they may be making statements at the national level, a regional response to the crisis has not yet been formulated.

5. Conclusions

This financial crisis has gendered impacts. As such, we strongly recommend the involvement of women's organisations and institutions in dialogue to resolve the crisis. Alongside other progressive NGO's, women's organisations should take the lead in crafting alternatives and coordinating and implementing responses to the crisis in the region. Disaggregated data on employment from the various sectors is required to assess the gendered impact. Governments and women's organisations should, therefore, support those positioned to generate such data.

Regional bodies recommend maintaining expenditure on social policies or public sector investment. This, along with human resource development strategies such as training women to increase skills or competitiveness for employment, is likely to offset the impact of the crisis on women. It is also important that we monitor aid for signs of decline and implications for the vulnerable. The entire region also needs to prioritise the revival of the agricultural sector - focusing on regional food production for local consumption and for export - and support the informal inter-island trade system through which traders, the majority of whom are women, transport food across borders.

A lead role for women's organizations, however, will only follow some much-needed revitalization as the movement has experienced a generational decline and transformational politics have been, relatively speaking, weak among younger generations. The individualism and market orientation of the neo-liberal para-

digm has taken a toll on collective organizing. As we approach the 2009 Atlantic hurricane season, we should not forget the devastation caused by last year's hurricanes in the region and, in particular, to Cuba and Haiti.³⁷ The vulnerable include not only women and children in Haiti, but the majority of Caribbean individuals, who – as a result of the crisis - already face disadvantageous access to resources.³⁸ Serious transformation is also required in the philosophy, organisation, and practices of the IMF. For this to happen, it is important to mobilise the global women's movement to monitor and critique IMF conditionalities for the borrowing South.

Policy proposals based on Caribbean regional reality:

1. The CARICOM Women's desk, regional bilateral agencies (such as UNIFEM's Caribbean Office), and Gender Departments throughout the region should document the gendered impacts of the crisis and use this to influence regional policy through the CARICOM Regional Task Force.
2. Girvan describes the Caribbean as being "... at the margins of history and on the floorboards of global decision-making with no place at the table." The G20 proceeds without Caribbean representation to lead the South out of the crisis.³⁹ Women's movements in the region can address the Caribbean's position of marginality by strategically positioning themselves at the forefront of calls by social movements and international agencies to include women in reshaping the global economy and guarantee social security to

³⁷ Haiti became a member of CARICOM in the mid 1990s. Girvan argues for the need for CARICOM support for Haiti in total and unconditional debt cancellation in light of the devastation caused by last year's hurricanes, a call also made by Ambassador Reginald Demas of Trinidad and Tobago (Girvan, 2009: 15).

³⁸ They continue to be at risk as recovery from crisis may be long (Prensa Latina, 2008).

³⁹ Girvan, 14 April 2009.

guard against reversing gains in social development, particularly around employment, poverty and inequality reduction, and education. This is especially important as some countries in the region return to borrowing from the IMF in the current context.

3. The economic crisis should not shift focus away from work on ameliorating the causes

and impacts of the threat of climate change to small island states such as those that comprise the Caribbean. These threats increase challenges for the poor, including the greater social and economic vulnerability of women. Gender mainstreaming should therefore continue in all policy spheres as the region adopts and maintains a sustainable development agenda.

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