

LESSONS NOT LEARNED? GENDER, EMPLOYMENT AND SOCIAL PROTECTION IN ASIA'S CRISIS-AFFECTED EXPORT SECTORS ¹

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1. Introduction

Today's global economic slowdown has witnessed a severe contraction of demand for exports from Asia. Forecasters predicted early that the worst hit countries would be those that have relied on exports as the basis for their economic growth strategies (ADB 2009). As a result, factory workers in labor-intensive export-oriented industries across the region, have lost and will continue to lose their jobs or experience lower working conditions as Asian economies continue to feel the effects of the global recession. Remittances have also been negatively affected as overseas and domestic migrant workers lose their jobs. It follows that the recession has been and will continue to affect the vulnerable poor who have benefited from the employment opportunities that came with previous export-sector growth. This poses a very real risk of losing the poverty reduction gains of the past decade.

Gender implications of the above scenario are vital to understand and respond to. The International Labour Organization (ILO) estimated that the global female unemployment rate would rise to 6.5% in 2009, up from 6.3% in 2008. This figure is higher compared to male unemployment rate that is projected at 6.1% for 2009 (ILO 2009a). This gender difference will be more pronounced in Asian export sectors that are most affected by the crisis, and which display clear gender patterns in employment, with women being the majority of employees in many affected labor-intensive export industries. For example, women employees outnumber men by about five to two in the garment, textiles and electronic industries in Thailand, Philippines and Vietnam (Dejardin and Owens, ILO 2009a). Although men may dominate other labour-intensive export industries such as furniture and auto-parts, women may be employed in lower skill roles compared with men and hence at risk of being considered more dispensable. Investigating the impact on workers from a gender perspective is critical due to the importance of female employment in these industries, but also to understand how it transmits to gender impacts in the household and gender patterns in downward and sideways labour mobility between and within sectors.

Although the current global recession differs in nature, the 1997 Asian crisis provides useful evidence of what happens to women workers during hard economic times and other likely gendered impacts. In Thailand 95% of those laid off from garment sector and 88% of those laid off in the manufacturing sector in the late 1990's were women (Hutchinson, 2009). Women's employment was also disproportionately affected across the region (Aslanbegeui and Summerfield 2000), with uneducated, inexperienced and young female workers in the urban sector identified as those most affected (Khandker, 2002). At the time of the 1997 Asian crisis,

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the bulk of women worked in insecure jobs to provide cheap labour in textiles, food processing and electronics industries that were sensitive to export markets. Women were typically regarded as a flexible labour force, compounded by a male-breadwinner bias that prioritized men for available jobs. More than ten years on, women in these export industries continue to be part of similar gender-segregated and gender inequitable industry patterns. Hence record numbers of women who were the 'engines of export industries' and gained a lot from the employment that came with globalization over the past decade, are again first to bear the brunt.

Second round gender impacts of declining exports relate to household coping strategies in the face of reduced income. These include women shouldering unrealistic burdens of maintaining family living standards, which often means taking on extra income generation work at the same time as assuming greater responsibility for care work, when families have to make difficult choices to cut spending on health, education or food purchase. The 1997 Asian crisis provides evidence of households opting for the 'added worker strategy' whereby women took on additional work to help families weather the storm, as well as of rises in abuse and violence against women due to increased financial pressure (Knowles *et al*, 1999). Unfortunately, similar gender impacts, which jeopardize women's wellbeing and exacerbate the risk of inter-generational transfer of poverty and gender inequity can be expected once again.

Failure to respond to gender impacts on export industry decline means setting back gender equality gains and rising poverty for huge numbers of women and families. Yet, well-designed policy responses that support women's roles as economic actors in their own right and crucial providers of family care and wellbeing can go a long way to mitigate negative effects. This requires access to up-to-date sex-disaggregated industry data and gender-specific information on household-level impacts, which is not always collected or readily available. Although research is emerging on gender impacts of the current downturn, it remains largely anecdotal or based on high-level aggregate data estimates. Hence there is an urgent need for more in-depth field research, and to expand the analysis to the household level and related informal economy.

As a contribution towards filling this information gap, ADB commissioned two papers relating to gender impacts of the global recession. This first paper aims to provide a 'snap-shot' of gendered impacts in the context of the slowdown in formal export-oriented sectors. It offers recommendations for urgent consideration on how to better design policies and programmes to address gender impacts through gender-responsive government rescue packages, social protection and other relevant areas. The other ADB-commissioned study on gender impacts focuses on informal labour markets and was carried out by Women in Informal Employment Globalizing and Organizing (WIEGO).

2. Methodology

This analysis in this paper drew from two main sources:

- i) Desk review of literature on gender implications of the recession on export labour markets, including those that provide lessons from the 1997 Asian Financial Crisis.
- ii) Reports from findings from six country field studies carried out by local researchers, which investigated the impacts on select export industries.

Details of these country field studies are outlined in Table 1 below.

Table 1: Coverage of country field studies

| Country | Export sector (s) | Geographical Focus | Author | Sponsor Agency |
|--------------------|--|--|---|----------------|
| Philippines | Electronics, Business Processing Outsourcing (BPO) & support-service providers (SSP) | Cavite (Southern Luzon) & Libis/Ortigas Centre (Metro Manila) | Malou Lopez | ADB |
| Indonesia | Furniture | Cirebon & Jepara Solo (West & Central Java provinces) | Tulus Tambunan & Ardha Sugarda | GTZ |
| Malaysia | Auto-parts | Klang Valley | Ragayah Haji Mat Zin & Faridah Shahadan | ADB |
| Thailand | Automotive | Rayong & Chonburi provinces | Archanun Kohpaiboon, Pisut Kulthanavit, Pasert Vijitnopporat & Nongnuch Soonthornchawakan | ILO |
| Vietnam | Footwear & leather | Ho Chi Minh City | Nguyen Dang Hao | GTZ |
| China | Electronics, furniture textiles & toys | Wenzhou City, Changjian River Delta, & Shenzen City, Pearl River Delta | Xiulan Zhang | ADB |

The country field studies covered selected industries that would collectively provide an overview of the range of affected export sectors in different national contexts, and were comprised of sectors that were male-dominated, female-dominated or mixed in terms of employee profiles. Field surveys were conducted with industry enterprises, workers (including some that had been retrenched), and households with members who were working or recently retrenched from the targeted export sector. Details of sample size for each field study are outlined in Figure 2 below.

Table 2: Field study sample sizes

| | Industry/Enterprises surveyed | Workers surveyed | Households surveyed |
|---|--|--|---------------------|
| Philippines - Electronics - BPO - SSP | 18 industry stakeholders | 60 employees: - 30 from electronics (21 women, 9 men) - 30 from BPO (19 women, 11 men) - 100 SSP (60 in Cavite – 23 women & 37 men; 40 in Manila - 10 women & 30 men) | Not stated |
| Indonesia - Furniture | 39 manufacturers and suppliers | 79 (22 women & 57 men) | 50 households |
| Malaysia - Auto-parts | 15 enterprises | 75 workers (not sex-disaggregated) | 75 households |
| Thailand - Automotive | 41 enterprises: - 5 car manufacturers - 24 Tier 1 suppliers - 12 Tier 2 suppliers | 90 workers: 70 employed 20 retrenched (not sex-disaggregated) | 50 households |
| Vietnam - Footwear - Leather | 25 enterprises (16 footwear & 9 leather) | 194 workers (136 women & 48 men) | 73 households |
| China - Electronics, textiles & toys | 55 enterprises (37 in Shenzen & 18 in Wenzhou) | Large questionnaire in 12 cities from April-June 2009. Included 410 in Wenzhou (all formal) & 289 in Shenzen (205 formal & 84 informal) | Not stated |

Field surveys were supplemented with focus group discussions and interviews with key industry informants in each of the export sectors. Comprehensive research reports were written for each country study. Although country field studies were based on relatively small and geographically-focused samples and therefore can't be interpreted as conclusive for the whole export sector, they provide extremely valuable data direct from those people at the frontline of the crisis impact on export sectors. Findings from the country field studies have fed into another conference paper, which focuses on value chain labor markets.

3. Gender Patterns in Labour Market Impacts

Despite recent media reporting of the negative impact of declining exports on women's employment², **readily available and accurate national level sex-disaggregated unemployment data for export industries is difficult to obtain.** However, **it can be inferred that the situation will reflect structural gender patterns of employment along industry and occupational lines.** For example, the value of exports in electronic products for the period 2006 to early 2009—for China, Malaysia, Philippines, Singapore, Thailand, and Vietnam—showed decline in growth from the first quarter of 2008, with the biggest drops felt in the fourth quarter of the same year. Women represent 45% to 71% of assemblers employed in this industry. A similar pattern is reflected in the declining growth of the value of exports in textiles and garments for the same period. The concentration of female workers in these occupations is even higher ranging from 49.1% to 81.9% (UNESCAP 2009). Cambodia's textiles and garments sector has lost 27,000 jobs in 2008 and, according to the Garment Manufactures Association in Cambodia, the figure has now reached 70,000 by mid-2009 (Chandrararot et al, 2009). Some services sectors that rely on foreign demand, such as BPO have more mixed results and potential impacts on female employment. For example, a periodic member survey conducted by Business Processing Association of the Philippines (BPAP) found that although 92% reported being affected by the crisis, only 21% said that the impact was significant. The call centre sub-industry claims even to be benefiting from increased revenue as clients in developed countries turn to them for greater outsourcing to cut operational costs³. Philippine industry data shows that over half of workers in the BPO industry are female, most of whom are engaged in data processing, call center, and medical transcription activities, with women representing 47% of entry level positions in 2007-08 (Lopez, 2009).

Export sectors researched for the country field studies were unanimous in reporting declines over the past 18 months. For example, in the furniture industry in Indonesia and the footwear and leather industry in Vietnam, demand has fallen in over 90% of enterprises. In the Chinese textiles industry, 50% of companies claim that demand has fallen. Enterprises facing this situation of declining demand are all adjusting by a combination of measures including lay-offs, reduction of salary and working hours of employees, or other alternative working arrangements, all of which directly affect workers. Thorough gender analysis requires detailed sex-disaggregated data for *all* indicators, which unfortunately was not routinely available in all country field reports. Nevertheless, important gender-specific patterns were still evident.

² E.g. The Financial Express recently reported that a major swimwear factory in Bangkok laid off 1,900 workers, almost all women, when it found its sales plummeting in the downturn.

³ The Contact Centre Association of the Philippines (CCAP) expects the industry to grow by 15% in 2009 despite the financial crisis

Retrenchments and reduction in work hours

Important gender patterns exist within each of the country field study export sectors. Hence gender impacts on employment have to be analyzed within the context of the pre-existing structural gender distribution of employment within each export sector - this is where the differences become pronounced.

- **Viet Nam’s footwear and leather industry** saw a decline in employment by 3,818 female workers between the end of the 2nd quarter of 2008 and the 2nd quarter of 2009, compared with 955 male workers (Nguyen, 2009). In the Vietnam field study, **women constituted 81% of the workforce in the enterprises surveyed in the footwear and leather industry, with an average age of 27 years and usually single at the time of employment.** However the field study found that due to the prevailing gender division of labor in the industry, **male employers usually had higher wages than their female employee peers by 15-20%.** 87.5% of surveyed enterprises were forced to cut back in production. **Reducing working times was the first cost-cutting option for 92% of enterprises, and affected 61% of female employees.** 58% of surveyed enterprises however developed alternatives such as moving workers to textile factories in the same company or use of spare time for training.

Interestingly, **women comprised the minority of retrenched workers at 36.5%. This was explained by enterprises expressing a preference for female workers who were 'more industrious and hardworking'** whereas men (especially younger men) were perceived as 'lazier, showing lower responsibility and enjoyed smoking'. Incidentally, **female workers reported longer average workdays of 10.6 hours compared with 10.1 for men.** Despite this positive view of female workers, some young workers with less experience chose to quit the industry (Nguyen, 2009) possibly because incomes had dropped too low.

- **The Philippines electronics** sector permanently let go 5,408 workers from October 2008, 9,621 workers were temporarily displaced and another 35,325 workers were put on flexible work arrangements. The country field study found that 23% of BPO workers had been laid off, compared with 97% of electronics sector workers (Lopez 2009). As shown in Table 3, analysis across both Philippine sectors found that **65% of women were laid off compared with 50% of men. 18% of women workers had their production quota increased compared with only 5% of men.** In addition, a few women reported salary delays and reduced benefits, whereas no men had those experiences. But more men reported a reduction in their average weekly hours and monthly earnings. **Socio-demographic profiles of these industries show that the majority is young with an average age of 27.8 years, and 59% are single.**

Table 3: Philippines Electronics & BPO Sectors - Employment Effects on Workers by Sex

| Employer Response | Female % | Male % |
|----------------------------|----------|--------|
| Laid-off | 65 | 50 |
| Replaced by machines | 3 | 5 |
| Reduced weekly hours | 5 | 20 |
| Overtime hours increased | 18 | 20 |
| Production quota increased | 18 | 5 |
| Monthly earnings reduced | 25 | 45 |
| Delay in salary | 3 | 0 |
| Bonus reduced | 3 | 0 |
| Benefits reduced | 8 | 10 |

Meanwhile average weekly hours in the Philippines BPO sector have reduced from the usual 60 hours per week to 40-50 hours per week (Lopez 2009).

- Enterprises surveyed in the **Indonesia furniture export** industry showed quite distinct gendered patterns. **As women workers were usually involved aspects of the production process which were considered less critical (e.g. packaging), they were the first to lose jobs.** For example, **of the enterprises that laid off some of their workers, almost a third (29%) laid off all female workers.** In addition, reducing work time was the most common form of labor adjustment used by 37.8% of enterprises, and **approximately half of these firms reduced work time for over 50% of female workers** (Tambunan & Sugarda, 2009). Refer Figures 1 and 2 below.

Figure 1: Laid-off Female Workers in Indonesian Furniture Enterprises (Tulus & Sugarda, 2009)

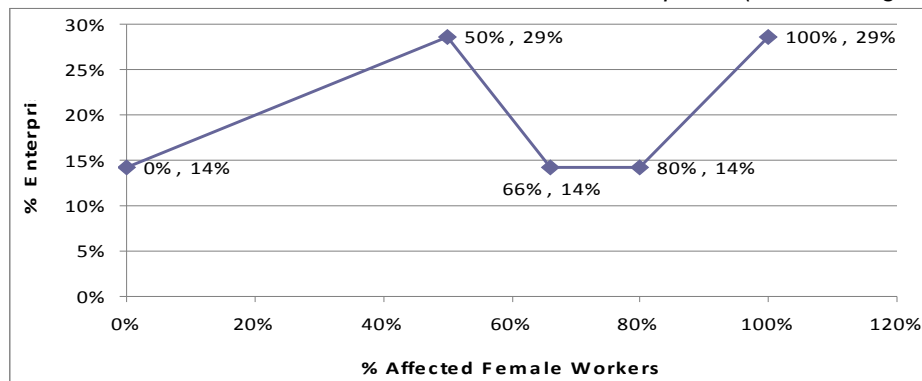
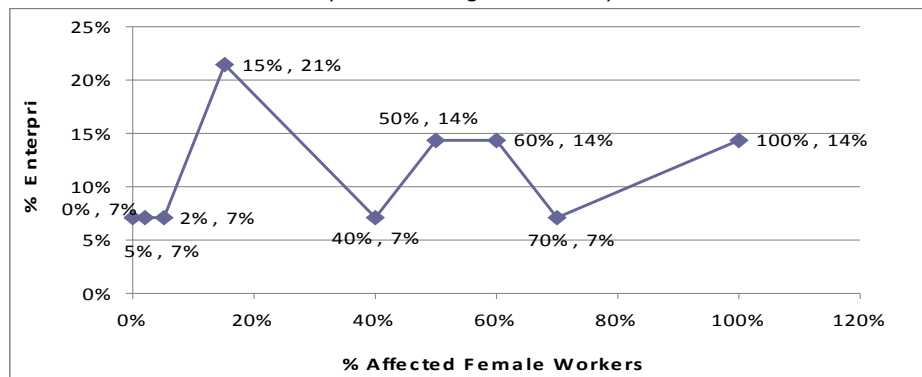


Figure 2: Female Workers Reduced Working Time in Indonesian Furniture Enterprises (Tulus & Sugarda, 2009)



- Although the **Malaysian auto-parts industry** reported more permanent retrenchments and voluntary separation for men than women, women still accounted for a substantial share (46.5%) of total retrenchments from October 2008-June 2009. **More females were laid off temporarily or received pay-cuts than males, with females accounting for 50.3% of both types of adjustments.** When looking at retrenchment by job, **more females compared to males lost their jobs in clerical work, craft and related trades work, and in plant and machine operators and assemblers.** With respect to the plant and machine operators and assemblers, **5,108 females lost their jobs compared with 4,088 males** (Mat Zin and Shahadan, 2009).

- **China's** field study found a **bigger impact on men in terms of unemployment, and that there was relatively little change in overall female labor force participation during the past year.** Electronics, toys and textiles sectors all have more female employees. However, **women employees with an informal status found it harder to get another job** and were experiencing longer jobless periods (Zhang, 2009).

Workers and their households report declines in incomes

Regardless of industrial sector, status of employment, and sex of worker, respondents to the filed surveys reported declines in income. **However understanding gender impacts requires consideration of the gender gap in baseline earnings and relative gender representation amongst employees in any given export sector.** For example, the male dominated automotive sector employs more skilled workers at a relatively higher wage, whereas garments, footwear, leather, electronics and informal service support sectors tend to be female dominated and to employ low and semi-skilled workers at relatively lower pay. It can be **inferred therefore that the impact of income reductions is greater for women workers who tend to be concentrated at the lower-skill and lower-income end of the spectrum.**

- The **Viet Nam study of the footwear and leather industry** revealed that income declines were closely related to a reduction in work hours. Though both women and men saw a similar drop in the number of hours worked per day (24.4% and 24.7%, respectively), women reported a larger fall in income of 24.2% versus 21.3% for men. This underscores the **difference in hourly wages between the two sexes** (Nguyen, 2009).

- About **90% of respondents** to the **Malaysian survey of automotive sector workers said that the labor adjustments in their enterprise reduced their household income.** Among the households that reported figures on income reductions, the income drop ranged from 5-50%. Their situation is aggravated by 33% of respondent households whose members experienced income declines in other sectors. No sex-disaggregated data was collected (Mat Zin and Shahadan 2009).

- **Automotive sector workers in Thailand** report **income declines of about 41%**, with workers who were still employed seeing a 29.9% drop while those retrenched had experienced a 79.5% drop. However the overall household revenue on average only went down by 21%, as incomes from other household members were provided. No sex-disaggregated data was collected (Kohpaiboon, et.al. (2009)

- In the **Indonesian survey of furniture workers**, 84% of respondents said that their incomes had declined, with an **average decline in value of 50%**. No sex-disaggregated data was collected (Tambunan & Sugarda, 2009).

- In the **Philippine survey**, income declines for most respondents from both **BPO and electronics sectors were between 40 to 50 percent** (Lopez 2009). 87% of service support providers to both export industries - who were mostly engaged in retail trade, food sales, and transport services - reported that they were negatively affected due to market shrinkage and had to work longer hours to maintain income levels. **But 92% of women service support**

providers said that they were negatively or very negatively affected compared to 82% of men.

Limited access to severance pay and other support from employers

Issuance of severance pay and other support to workers in these difficult times varied greatly between the country field study export sectors. As the recession forces women and men to increasingly seek alternative livelihoods and incomes sources, caring for dependents becomes a challenge. Unfortunately severance pay and employer support data was generally not sex-disaggregated, but some promising practices were observed.

- About **55%** of respondents to the **Philippine survey of the electronics sector** workers received some form of severance pay (Lopez 2009).
- **74.4%** of retrenched workers in the **Viet Nam survey of footwear and leather industry also received severance pay**. Some Vietnamese enterprises were offering alternative support such as use of low production time for training (38% of enterprises), financial support (e.g. travel allowances, free lunch), and training classes in different service industries (e.g. hairdressing, foreign language). Interviews with workers revealed that women with young children had to quit their jobs due to rising childcare, which was also a source of tension between parents. **One company responded with a practical strategy of offering childcare as a way of helping their workers in crisis, which goes a long way towards meeting women's needs. Some enterprises also extended financial support for workers whose families were in difficulty (80% of beneficiaries were female workers)** (Nguyen, 2009).
- Only **28%** of those respondents laid-off in the **Indonesian furniture industry received severance pay, but 27% claimed that enterprise loans were among the most important type of support received**. 40.5% of companies also provided counseling and assistance in looking for new jobs. On the other hand, 32.4% of companies provided no form of assistance at all (Tambunan & Sugarda, 2009).
- Only **2.2%** of respondents in the **Malaysian automotive sector** reported having received **severance pay** (Mat Zin and Shahadan 2009).

4. Gender Elements of Household Level Impacts and Coping Strategies

Workers and their households find various ways to adjust as the loss of jobs and the decline in incomes lead to greater pressure to search for other ways to meet daily needs. This can mean additional or different jobs, including in the informal sector possibly through self-employment, increased borrowing, or desperately searching for creative ways to lower the cost of living. Other pressures may arise, including increased tensions in the social fabric of their communities as the impact of the crisis becomes more widely felt and experienced. **Loss of women's income in particular has long-term negative implications for the welfare of families because of both the contributions women make to current household income and their preference to invest scarce resources in their children and family's welfare** (World Bank Policy Brief, 2009). Although both men and women export workers face employment loss and reduced incomes, **often women tend to lead household coping strategies in their roles as primary carer-givers and holders of family purse strings**. Experience from the 1997

financial crisis found that women faced increasing pressure, as they looked to tighter budgeting and savings, took on extra income-generation activities (Elson, 2002) and worked longer hours to support their families⁴. Similarly, financial pressure and inability to meet their socialized 'male breadwinner' role can contribute to long-term negative effects on male self-esteem, which can trigger family disputes and potential for domestic violence⁵, which further exacerbates the quest for greater gender quality in the home. The country studies demonstrated that impacts on men and women and their households are evolving in different ways, as are their different coping strategies in response to the recession.

Limited choices for alternative employment and growing work burdens

During the 1997 Asian financial crisis, there was an increase in female workers and a decrease in male workers amongst the urban self-employed (UN ESCAP 2003). For Indonesia during the same period, there was an expansion of self-employment and family work among women in the rural areas as shown (Smith, et.al. 1999). For Malaysia it was found that "having other family members such as wives and children enter the job market" was a coping strategy and additional jobs were also found in the informal sector e.g. direct selling, sewing, grass cutting, selling insurance, and baby sitting (Mat Zin, 2002). During the 1997 Asian financial crisis, this commonly became known as the 'added worker phenomenon'.

The current crisis is revealing that women's response to loss of employment in export sectors is leading to an expansion of other low-paid employment activities, largely in the services sector. Several male household heads in the Philippines survey that have not found jobs expressed growing frustration in looking for jobs that could approximate their previous income. However, for women, harsh economic times often means resorting to additional, informal, and sometimes even degrading work conditions to supplement declining incomes. This additional work more often than not perpetuates gender stereotyping in employment segregation. Moreover, declines in the availability of waged work pushes workers to self-employment or to accept informal work.

- Affected workers from the **Vietnam** survey of **footwear and leather** workers took **additional jobs working in restaurants, cafes or shops** (Nguyen, 2009).
- The **majority of female workers who lost their jobs from the Indonesian furniture industry had become domestic workers or were looking for work abroad for the first time, while male workers found jobs in construction, services, trade and local transport activities** (Tambunan and Sugarda 2009)
- Respondents in the **Thailand** survey of **automotive workers** who were mostly male (74%) revealed that there were **multiple sources of income for their households, with 37% saying that the additional income came from weaving, selling vegetables, and farm work** (Kohpaiboon, et.al. 2009). This suggests that the **additional income contribution is likely to have been produced by female spouses**, which would be consistent with the regional trends on female own-account workers.

⁴ E.g. A Vietnam study found that rural women worked 14 hours/day but earned 20-40% less than men, cited in Dat, Tran Tho 2002, Social Impact of the East Asian Crisis and Household Coping Mechanisms in Vietnam, ILO, Geneva

⁵ For example, the number of divorce applications rose from 1713 in October 1997 to 2590 in February 1998, as cited in ADB (1998), Economic and Development Resource Centre Briefing Notes No. 6, Assessing the Social Impact of the financial crisis in Asia, Manila.

- The **Philippine** survey of BPO and electronics workers also reported that **more females than males took on additional work**. They were selling Avon cosmetic products or food items (Lopez 2009). Some electronics workers have used their severance packages to invest in small businesses, influenced by employer training on business start-up (Lopez, 2009).

Even though more women **service support providers** in the **Philippines** reported negative impacts of the crisis, **more of their male peers sought additional income generating activities or sold items**, which indicates that men **may have had more resources at their disposal** or were better able to identify alternative income-earning opportunities (Lopez 2009).

- A more extreme scenario is that of female **ex-garment factory workers entering the entertainment sector in Cambodia** (brothels, independent street workers, karaoke and massage parlors). A **recent survey of 357 women and girls currently working in the Phnom Penh entertainment sector found that 58% of them commenced this work since Sept 2008** and massage parlors have seen a marked increase in numbers of workers. The main reason given for entering the entertainment industry by far (111 out of 199) was difficult family circumstances. 42% of massage parlor entrees found their jobs independently and 46% of new karaoke workers found their jobs through friends. For all types of entertainment work, 36% had prior debts when entering the industry, often related to supporting families at home, family illness, or purchase of farming needs or appliances (UNIAP, 2009). In addition working hours in the sector have also significantly increased since the crisis e.g. over 15 hours/day.

Workers reduced spending on food but try hard to preserve educational expenses

Workers surveyed in the field studies all report complete or partial reductions in spending against almost all expenditure categories, again often reflecting a gendered pattern.

- Amongst Vietnamese footwear and leather workers, most respondents said that they have at least partially cut spending on food/nutrition, utilities/transport/communication, and entertainment, with a **staggering 80.3% of households having cut food expenditure, which has serious implications for their nutritional status** (Nguyen, 2009).
- Amongst **Malaysian** households with workers laid-off from the **automotive sector**, over 60% partially reduced spending on food/nutrition, utilities/transport/communication, housing, and remittance payments to other households. At the worker level, **more than 80 percent of respondents reported partial adjustments in expenditures on food/nutrition and to expenditures on utilities/transport/communication** (Mat Zin and Shahadan (2009).
- A similar pattern was observed among **Philippine** workers in the **BPO and electronics** sectors, with **over half of workers and households having cut back their food, clothing and health-related expenses**. Personal food expenses have been partially cut by 69% of workers, 75% of male respondents compared with 64% of females. Furthermore, 30% reported cutting back on expenses for education and communications. Among young and single electronics workers, 86% said that they have partially cut their contributions to the household income and 28% said that they have stopped contributing. This contradicts with only 38% of BPO workers responding that they have cut back their income contributions to their household, and 7% reporting having increased their household contributions, possibly as a response to increased difficulties faced by their parents to meet household expenses (Lopez 2009).

- In the **Thailand automotive** survey, men preferred to cut spending on food, drinks and entertainment while women tended to cut down on utilities, transport, and communications.

Education is valued highly and considered last category of expenditure to be jeopardized in hard times among the workers and households surveyed. Yet, focus group discussions of re-trenched electronics workers reveal that they have resorted to borrowing from friends and relatives, including for education.

- The **Vietnam** survey of **footwear and leather industry** workers also found that **spending for education was also not likely to be reduced; however children** of migrant workers are not eligible for local public schooling and as a result **about 8.9% were forced to let their children leave school.**
- **20% of women from the BPO sector in the Philippines reported having to cut back on expenses for their own further education** (Lopez 2009), which has negative implications for their skill acquisition and future employment prospects.

Workers rely on informal social protection, family and friends for support

There is **little evidence from the case studies that workers in affected export sectors are aware of government programs that may be available for them, except for automotive workers in Thailand, 56% of which received a one-time cash payment of THB 2,000** from the government, which was part of the Thailand economic stimulus package (Kohpaiboon, et.al. 2009). In **Viet Nam, only 2.9% of respondents in the survey of footwear and leather workers said that they sought assistance from government.**

Workers prefer to go to their family, friends and neighbors for cash or non-cash assistance. One of the more common types of support sought is loans. Apart from family and friends, some respondents revealed use of moneylenders, reliance on credit extension from shops, and pawnshops to bridge financing requirements, suggesting that **ready access to short-term affordable finance is an essential lifesaver for export workers affected by the downturn.**

- Some have **borrowed for consumption**, including for children's educational expenses (e.g. retrenched **electronic sector** workers in the **Philippines**) however this is typically from **friends, relatives and other informal sources** rather than from formal financial institutions. Electronics workers also reported informal moneylenders are a source of financing and most of the money borrowed was used to fund existing businesses or as start-up capital for new business ventures. The amount of money borrowed ranged from USD10 to USD200, but interest rates that moneylenders charged were viewed as too high. Other sources of financing shared by focus group discussions were banks, microfinance institutions, and local cooperatives (Lopez, 2009).
- About **59.8%** of workers surveyed in the **Viet Nam footwear and leather industry** reported **borrowing from family members, friends and neighbors** to cope with income reductions, and about **74.1% had increased the amount borrowed during recent times.** Community-based savings schemes were not viewed as important since these are relied upon only when very large spending is expected, such during the New Year holiday, or the when the

need is critical. These schemes are also targeted mostly for those living below the poverty line (Nguyen, 2009).

- For **Malaysian automotive worker** households who were already members of a **community-based saving scheme**, members already took turns in receiving the pooled money. A few more households (3.2%) said that they planned to join one. **About 10.8%** of the respondents in the automotive worker survey said that **other household members have resorted to borrowing from moneylenders, pawnshops and others** (Mat Zin and Shahadan 2009).
- The **China** field study found that more while all types of workers borrowed from friends and relatives when jobless to varying degrees, **women employees with an informal status felt that they had fewer friends and relatives to rely on since the crisis.**

Very small proportions of workers surveyed in China accessed formal social protection, with 5.23% of men in formal employment being the group with the highest access. Women tended to receive relatively more employment information, however less cash or in-kind assistance.

Unfortunately field studies were not able to provide detailed sex-disaggregated data for gender analysis of informal support mechanisms.

Workers remit less to families in rural areas

In addition to employment in export industries and export processing zones, women's increased labor force participation over the past decade has also been associated with increased migration for work (Yamanaka and Piper 2005), although precise data is difficult to obtain. The **marginality of migrant women workers is often reflected in lower status jobs, lower salaries and insecure contracts** (UNCTAD 2009), therefore impacts of this current recession have been transferred through migration and remittance channels, as was the case in the 1997 financial crisis⁶. **Migrant women workers wages are important source of income for families who depend on remittances to support families; hence lower remittances will mean that dependant families will have less money to run their households.** It is important to understand what function remittances play in the receiving household's welfare and well-being and how remittances are distributed among household members. Yang (2004), for example, shows that remittances have more beneficial effects when recipient children are male, and when the overseas workers are older, have been away for shorter periods, and are mothers of the children in question. The amount of remittances associated with female migrant workers has been a challenge to estimate; however women migrant workers tend to send a larger proportion of their income and on a more regular basis, compared with male migrant workers, although absolute amounts may not match. Women also tend to be the largest recipients of remittances (UNCTAD 2009).

The country field studies show that the reduced incomes of workers in export sectors are having a negative impact on remittance flows back to rural areas – this applies to migrant workers and non-migrant workers who remit to extended family relatives residing elsewhere in the country.

⁶ Companies in Malaysia, for example, have sent migrant workers back to their home countries in the same way that they did during the 1997 Asian financial crisis. Thailand reportedly sent 800,000 workers back to Myanmar while Malaysia sent one million workers back to Bangladesh and the Philippines during the Asian crisis period according to UN ESCAP (2003).

- 90% of **automotive workers in Thailand** sent remittances to relatives in rural areas. **73.9% of women of female workers had reduced the amounts they remitted, while the corresponding figure for male workers is 69%**. Interestingly, 68% of those workers who had not reduced their remittance amounts have received the Baht 2000 government grant (Kohpaiboon, et.al. 2009).
- **79% of workers in the Vietnam footwear and leather industry enterprises are young (mostly single) women from rural areas (81% of total workers are female) who are struggling to cover rental and living costs in urban industrial zones**, especially if they have children to support. Although men's wages in these industries are higher, young single women have tended to save and remit more to their extended families. **Remittances back to rural areas are being seriously affected due to the financial difficulties workers themselves are currently facing**. Moreover concentration of female workers has distorted demographics in these industrial zones and led to some social issues e.g. single mothers, which exacerbate financial strain. The Vietnam study suggests that a **potential trend towards reverse migration, which has much more severe and widespread social impacts than the government has realized**, for example challenging the status of maternal and child health in remote and disadvantaged areas (Nguyen, 2009).
- **Unemployed migrants returning from abroad or urban regions can increase the social burden for rural regions**. For example, in **Cambodia, rural households continue to provide support to migrant workers in textiles, garments industries in the urban areas that have lost their jobs by sending them rice and fish** (Chandrararot, et.al. 2009) to support their search for other work. These migrant workers in the urban setting have previously provided much needed cash income to their rural households.

Growing evidence of other gender impacts – unpaid care work & social problems

Field studies confirm that financial strife is leading to socio-psychological gendered impacts.

Women in the Philippines service support sector are experiencing increased anxiety and disruptions to sleeping patterns, whereas men in the electronics industry appear to have a more positive outlook. Some men reported positive changes in their lives, including “more time for and improved communication with the family, learning how to do business and budgeting, being more prudent with expenses”. Focus group discussions among electronics workers in the Philippines also revealed that there has been higher **incidence of drinking and gambling in the localities where electronics firms are located, and that they had observed more children out of school**, suggesting that negative social impacts from loss of livelihoods are starting to be evident (Lopes, 2009).

Another issue that warrants consideration is the **distribution of responsibilities for adjustment and care when households face distress, especially due to income declines**. How problems of care are addressed by society has important implications for the achievement of gender equality, by either broadening the capabilities and choices of women and men, or confining women to traditional roles associated with femininity and motherhood (Razavi, 2007). Yet, the **care burden of women is often overlooked in many labor market discussions because it does not command any value-added to the economy under prevailing statistical measures**. The increase in women’s unpaid work expected to come with this recession, as was witnessed during the 1997 Asian financial crisis (Aslanbeigui and

Summerfield 2000), has serious implications for women's time poverty and overall well being as they simultaneously assume greater paid and unpaid work burdens.

Forced reductions in household spending can place additional stress on women who tend to be the ones responsible for managing daily expenses and household budgeting, as well as create family friction and women's vulnerability to domestic violence. The **Vietnam study found that as husbands increasingly stay home due to loss of employment, they tend to drink more often, come home later and neglect housework, which is triggering more frequent family conflict, often relating to income.** Quarrels about expenditure on early childcare services are particularly common (Nguyen, 2009).

The **Indonesian survey of furniture workers showed that 12% of workers saw a decline in maternity benefits and 55% said there was a decline in health benefits,** which has implications for women's rising unpaid care work.

6. Policy Implications: Gender-Responsive Approach as a "Must"

Governments have acted quickly to provide economic stimulus packages to counter downward economic pressure, and safety nets to mitigate the impact of the current recession on the vulnerable poor. **Despite the gender impacts discussed above, few governments have made conscious effort to use a gender perspective in designing these stimulus packages or safety nets,** which can have different implications for women and men depending on their gender roles. Additional efforts are needed to re-think how economic stimulus packages and social protection can be approached to ensure more targeted support to specific vulnerable groups and simultaneously promote increased gender equality. As governments gear for a second wave of economic rescue packages, **recovery will need to focus on re-generating employment in such a way which re-balances the labor market in favour of expanding women's employment choices beyond a few industries and occupations.** This re-balancing of the labor market needs to be combined with a social protection system that will support women's gender roles, including their responsibilities for care through expansion of health insurance coverage, pension programs and the like. **The design of government responses needs to take into account not only whether women are more vulnerable than men to labor market changes but also how unpaid responsibilities are increasingly fall on women as the default providers of care and well-being for the entire household.**

In assessing the usefulness of these packages in contributing to labor market re-balancing from a gender perspective, it is important to firstly **assess the extent to which the stimulus packages mitigate job loss and support labor market re-entry for women. Few (if any) stimulus packages have included special measures in favour of women's economic empowerment** such as targeted capacity building, industry training or microfinance for women that would facilitate the relocation of women who have lost jobs into alternative (and ideally higher status) employment. Secondly, it is important to consider **the extent to which social safety nets and social protection help ease the burden of income loss and unpaid care work that women undertake,** and whether infrastructure spending generate employment equal employment for women and reduces their time burdens and stresses on the social fabric of communities. The inter-relationship between women's different productive and domestic roles also although needs to be considered in relation to different components of economic stimuli. For example, infrastructure investment which save women's time (e.g., water supply, connection to electricity) does not necessarily mean that time saved will be used by women for employment

in the absence of complementary employment generation policies for women (Chakraborty, 2005).

One of the most comprehensive reviews of stimulus packages being implemented by 32 countries found that the **proportion of spending on infrastructure is 3 times higher in developing and emerging economies compared to in developed economies**. The **proportion of spending on employment measures is 3% for developed economies but only 0.2% for developing and emerging economies**, reflecting a somewhat neglect of the **critical area of job creation and missed a opportunity to address structural employment issues**. Social transfers to low-income groups were also a low proportion of the fiscal measures with developed economies allocating 10.8% and developing and emerging economies allocating 6.8% (Khawiwada, 2009). However, **provision of public services for care-related needs has not received attention in these government programs, ignoring a fundamental daily need of women** who disproportionately assume this care-giving role.

Halting gendered employment declines through sector-specific support

Economic stimulus packages aimed to create jobs tend to be targeted in sectors such as construction and physical infrastructure, where male workers predominate, while the downturn is causing massive job losses in the export sectors where large numbers of women have lost work and income. There is an urgent need to correct this imbalance so that job creation programs are directed to where many women work, and women workers can participate.

An immediate concern is to ensure that employment declines in viable export-oriented industries are mitigated, particularly those sectors with high female employment rates, and that women continue to have an equal chance to secure ongoing employment in these sectors. Bangladesh, India, Indonesia, Sri Lanka, Thailand, and Viet Nam all have created provisions for their export-oriented sectors, and most industries that have been identified in their programs have high female employment. Some programs specifically provide interventions for employers who are facing strong pressures to cut costs of production e.g. wage bill subsidies e.g. Sri Lanka. These can potentially benefit women to the extent that they are directed at employers, which have a significant share of women workers, such as in labor-intensive export sectors. Chen (2009) notes that 3 to 4 of the industries that will receive support from the Chinese government are female-dominated, however significant changes to the lives of women in these industries from the government programs has yet to be seen. **The effectiveness of sector or industry-specific support will depend on many factors, such as how it is made available, timeliness and channel of delivery, and it will be important to consider how these factors will affect differential access to benefits for men and women.** It will also be important to mitigate against male-breadwinner bias in policy implementation, through creation or enforcement of anti-discrimination employment legislation. Tripartite discussions between governments, labor unions and employers can also be useful to seek a balanced approach to lay-offs and other cost-cutting measures that have social consequences.

Some countries in the region are providing support to their SMEs e.g. Malaysia, Thailand and Vietnam. Given the gendered labor market shifts, it would be helpful to design expansion of coverage for women's own-account activities, including those in the informal sector.

Guina (2009) also suggests that programs use affirmative action measures or gender diversity programs, such as employment targets and appointing women in positions of higher levels of responsibility. Some lessons might be learned from NASSCOM (2009) who reported that the

number of firms in the Indian IT industry with formal policies on gender diversity has risen from 4 companies in 2006-07 to 80 companies this year. Although these initiatives were at the firm level, governments can help to promote these across other industries.

Re-balancing labor markets to expand occupational choices for women

Women have long been affected by global trends towards replacement of regular employment with casual labor, but this is exacerbated by the crisis. **Working conditions for women in factories is often precarious** and they rarely have chance to move up the job ladder in manufacturing – in part to do with lower education and professional experience levels relative to men, but also largely due to gender discrimination which reflects social hierarchies and common view of women as secondary wage earners. **Even during times of rapid growth when wages were rising in Vietnam and China, the gender wage gap was not falling** (UNRISD 2005). **Government responses to the crisis are opportunities to re-balance labor markets to create a more gender-equal labor market that counters female concentration in a narrow set of occupations, and promotes their entry into newer and higher value-added sectors.** This can be brought about by re-designing education and training so that occupational sex-segregation is reduced at the same time that labor productivity increases.

Analysis of labor market initiatives in economic stimulus packages to date show a variety of approaches, including hiring incentives for employers, job search and training for workers, and public sector employment, including in infrastructure programs (Khatiwada 2009). **Some countries in the region are placing an emphasis on much needed job training and re-training.** For example, China is targeting training to returning migrant workers. Indonesia has a transmigration program that encourages relocation to areas that are not heavily affected. Thailand will provide capacity-building to their unemployed. And Malaysia will provide re-training to retrenched workers simultaneously with unemployment support for graduates. **How these various programs will benefit women workers remains unclear but should be watched. Ideally, re-training programs should take into account the concentration of women in the most affected industries and occupations—such as women export industry workers—to provide them with more secure opportunities, chances for professional growth and advanced earning potential.** This will require targeted measures for women to overcome pre-existing barriers such as gender gaps in education or industry experience (e.g. government incentives for firms to hire women), which will be key for re-directing women to higher status work in industries where they can ride the wave of economic recovery in its early stages.

Box: New occupations in ICT still limited for women

ICT advancement can offer women new opportunities because of easier accommodation of work and family responsibilities and a strong demand for skills. Unfortunately, women are excluded from core ICT occupations because of educational differences between the two sexes. Hence the potential for female employment may be generally limited or limited to lower skill occupations, in much the same way that manufacturing jobs have been limited for women. Anker, et.al. (2003)

There is also **little in the analysis of present-day economic stimulus packages of programs to address the needs of the informal sector, which involves a large proportion of women** (including in informal support services to export sectors), and is likely to grow as workers losing export sector employment shift into the informal sector.

Choosing the right kind of infrastructure for public works and social services

Infrastructure spending need not be limited to capital-intensive projects but can also include support to urban housing as a way of limiting the stress on the social fabric of communities, and providing employment prospects for sections of the labor force that are low or semi-skilled. China, Malaysia, and Thailand have identified the housing sector in their economic stimulus packages. **Female workers in electronics and BPO industry in the Philippines have said that among their expenditure reductions will be housing maintenance and repair. In Viet Nam, housing for migrant workers is serious problem.** Public housing programs have potential of improving living conditions for women workers, especially as incomes have declined. The Viet Nam study recommends a Land Fund to be used for housing programs.

Further, ILO (2009b) cautions that the jobs created by capital-intensive public works may be helpful only for male workers, noting that the female share of employment in construction is less than in manufacturing. **Analysis from a gender perspective of the public works programs implemented in Indonesia and Thailand during the 1997 Asian financial crisis proves useful in understanding the potential gender impact of the infrastructure spending programs found in the economic stimulus packages of today.** Indonesia implemented a public works program that offered jobs that were more “suitable” for men. The program initially involved construction, repair, renovations, and normalization of infrastructure, and when the program was expanded to include agricultural labor, the jobs made available still tended to favor male employment, such as planting of unused land, inland fishery, animal husbandry, construction of small shops in local markets, and normalization of tertiary irrigation channels in the later stage. Yet, female unemployment and underemployment in Indonesia at that time was very high.

Bangladesh’s Local Engineering Department also offers valuable lessons from 1997 in incorporating gender equality concerns in a public works program through employment opportunities, training, and providing infrastructure services to women (ILO 2004; ADB 2009). With respect to employment generation, contractors employed women at equal wages for equal work related to infrastructure maintenance. The engineering department also conducted surveys, where it was revealed that women needed spaces in the rural markets to sell their produce. The result was the construction of women’s sections in markets. Training was provided on shop management and trading skills. Finally, women’s participation in local governance was encouraged through special entrances and seating arrangements in meeting halls.

Pro-women infrastructure investment is also planned in some of the recent economic stimulus packages. China, for example, plans to build 29,000 rural medical centers, 5,000 rural clinics, 2,000 rural hospitals and 2,400 urban clinics. This type of infrastructure already serves as a foundation for health services employment. An expansion of facilities would increase the accessibility of services, especially for women workers who no longer have company-provided benefits.

Strengthening social protection for more equitable sharing of caring responsibilities

An important objective for social protection reform is to move away from informal towards formal systems that vulnerable groups can access. The region begins from a relatively low coverage base when looking at the coverage of social protection programs before the onset of the crisis. In response to the 1997 Asian crisis, governments increased their share of budget spending on safety nets, however only by relatively small proportions of GDP. Today,

only an estimated 20% of the population in the region has access to health-care assistance, 30% of the elderly receives pensions, and 20% of the unemployed and underemployed have access to labour market programmes (UN ESCAP 2009). Vietnam provides an example of national coverage with only 20% of the labor force having social insurance in 2008, mostly in the state sector (Le Dang Doanh 2009).

It is therefore **encouraging that governments in the region have been relatively quick in recent times to ensure that safety nets are included in fiscal stimulus packages**; with some packages including cash transfer programs⁷, or expanding existing social security, pension, health insurance systems, housing support⁸ or subsidies for basic goods⁹. China and Vietnam are some of the few countries that plan to expand existing unemployment insurance programs or to establish a new unemployment insurance scheme.

Although details of such programs are not yet fully known, their potential benefit cannot be over-emphasized. However, **targeting the individuals and households most affected by the recession is one of the biggest challenges** as experience from the 1997 Asian crisis indicates¹⁰ and **needs to be informed by gender analysis to ensure their design and implementation is gender-responsive**. 'Unbundling' social protection into several systems—with each system being designed for specific types of workers, specific risks that they face, or even the sub-sectors that they are found in—can help policymakers and designers cope with the scale of the problem (Chant and Pedwell, 2008) and reach more marginalized groups with tailored protection, including from a gender perspective. India, for example, recently passed the Unorganized Workers Social Security Act aimed at providing health and maternity benefits, life and disability coverage, and old-age protection (ILO 2009). Portability will have to be incorporated to accommodate the reality of changes in employment status or movements between sub-sectors. Eventually, a nation-wide system, as in the case of China's health sector reforms, or a universal social floor can be put in place.

Some countries have also included one-time cash payments as part of the stimulus package in hopes that this will immediately stimulate consumption spending. The sex of cash transfer recipients however can make a difference to the effectiveness of resource allocation within the household, the extent to which it alleviates credit constraints, as well as the status accorded to women. Therefore it is important to specifically target women as recipients; and as part of the effort to broaden the evidence base on gender and social protection, **it will be vital to monitor and evaluate the access to and impacts from cash transfers from a gender perspective**.

From the perspective of gender equality and women's empowerment, social protection systems need to contribute to the reduction of women's time burden of caring for other members of the household, which in turn would increase women's ability to participate in the labor market and upgrade their skills. There is plenty of potential to bring the provision of public services for care-related needs into economic stimulus programs on a larger scale, and it is a missed opportunity when this is not often pursued¹¹.

⁷ Cash transfer programs have been considered and applied by Indonesia, Philippines and Thailand.

⁸ Low income housing is being provided by China (CNY 280 billion)

⁹ E.g. Indonesia – rice for the poor,

¹⁰ For example, non-poor households in Thailand benefited more from government programs post Asian financial crisis and poor households had little or no access to social welfare, especially as informal safety nets that the poor relied upon came under stress during the crisis (Netenuj 2002). Indonesian government programs could have been more effective at reducing poverty if they were focused more on rural populations, particularly those in the agricultural sectors (Said and Widyanti 2002).

¹¹ Korea is relatively unique in aiming to aggressively reduce childcare costs.

Gender literature points to a preference for public provisioning over cash payments because they legitimize care work; provide relatively well-protected jobs for women; they give unpaid care providers an employment choice; and they improve the choices and quality of care for both providers and receivers of care (Razavi, 2007). Cash payments however, especially those attached to child care, tend to reinforce women's roles as care providers and are also at sums that are low or do not include social security benefits compared to employment. The employment potential of publicly provided services at a time of crisis is also very large, which will have subsequent multiplier effects on aggregate demand. Incorporating support for care-giving or providing for substitute "care providers" into formal pension systems can formally value care as well as generate employment for substitute care-providers. The availability of **support and care for the elderly is also important** for women as recipients in their own right, given their longer life expectancies, tendency to marry older men, and higher propensity as a result to can end their life cycle as widows (UN ESCAP 2003).

Additional health care services provided by governments can also help in reducing the costs of health care, which are mostly out-of-pocket expenses. China is investing US\$120 billion to improve their healthcare with programs targeted at working people in urban areas, urban residents and rural residents, and which will be merged into a nationwide health system after three years (Chen 2009). Among the services provided will be subsidized preventive care and maternal and child health, which will directly reduce the strain on women and families.

Field surveys revealed that workers try to preserve spending on education regardless of industry or country, and a significant number have borrowed from a range of mostly informal sources in order to ensure continuation of children's schooling. Therefore **short-term, accessible and quickly disbursed finance loans associated with school education could help workers pay for school fess and expenses incidental to schooling, including transport, meals, and materials.**

A notable omission from social protection programs is mechanisms for supporting migrant workers. This relates to both the struggles of overseas and urban migrants that are forced to return home, but also the marginalization of migrant workers in their workplaces from existing social protection. For example, the **Viet Nam study revealed that migrant workers, who come from rural areas and are working in the footwear and leather industry, are unable to access public health care or education in the cities where they work, have to pay higher prices for private health and schools, or seek these services from their home provinces.** This creates additional financial strain as well as family stresses (e.g. when children are sent back to provinces to reside with extended family in order to attend school).

7. Recommendations and Conclusion

The above discussion demonstrates an urgent need to respond to gender impacts of the slowdown on export sectors through innovative and progressive policy responses, which build on women's roles as economic agents and their preference for investing resources in family wellbeing. The 1997 Asian financial crisis provides a myriad of lessons learned regarding gender equality in economic crisis response and recovery, which unfortunately have yet to be drawn upon to inform recent economic stimulus packages. This current recession provides the region with a rare window of opportunity to practice "gender equality as smart economics" (World Bank, 2006) by building progressive social services, and ensuring that women have equal access to opportunities to participate in national economic recovery and emerge in a better relative social position. This paper has also argued that making the short-term stimulus

packages and longer-term public policy work for both men and women through these measures is not an option but a must. These are some key ways that this can be pursued:

Halting gendered employment declines through sector-specific support

- Tailor immediate support within rescue packages to reach enterprises and workers in export industries which employ larger numbers of women e.g. accessible short-term financing, education and training loans, incentives for innovative and gender-responsive worker support programs at enterprise level.

Re-balancing labor markets to expand occupational choices for women

- Institute enabling policies for the large numbers of retrenched women from export markets to enter viable male-dominated sectors by providing them with training and orientation in these sectors and access to finance, and emphasising competency-based hiring rather than social perceptions of what women and men can and should do.
- Counter male breadwinner bias by according equal priority to female and male jobs in job creation (e.g. securing female employment in infrastructure spending). Job creation needs to consider those who are bearing the disproportionate impact of job losses, and ensure that sectoral and occupational distribution of new employment programs create an appropriate proportion of new jobs for women. Specifically target young women in training and re-training that training is market driven and can lead to higher paying jobs.
- Provide alternative livelihood pathways for female ex-factory workers who are forced into entertainment and other low status industries; accompanied with expanded protective services to address any increased risk of exploitation and human trafficking.

Strengthening gender-responsive social protection & social services

- Expand the coverage of social protection to respond to the varying needs of women and men, and to recognize the significant economic contribution made by women through economic and socially reproductive activities e.g. unemployment insurance, health insurance, and pensions for the elderly. Take steps to formalize social protection for informal and migrant workers.
- Protect and expand public expenditure in gender-responsive social services (health, education) to ensure wider access (e.g. for rural-urban migrant workers), ensure that public works programs promote female employment, and invest in social services which lessen women's caring responsibilities and time burdens, making way for their increased economic participation and employment (e.g. childcare services).

Gender mainstreaming economic stimulus, including monitoring & evaluation:

- Incorporate systems for effective mainstreaming of gender perspectives into economic stimulus packages (e.g. technical assistance for gender budgeting in budget support programs, gender policy expertise as part of rescue package design teams); and institutionalize mechanisms for ongoing monitoring of gender impacts e.g. Gender Index for informing, adjusting and monitoring response to crisis.
- Continue to collect and analyse sex-disaggregated data pertaining to those hardest hit sectors to determine differential gender impacts on the workforce and their families and to provide voice and visibility to women that are disproportionately affected.

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