Cascading Crises and the World of Work: 
Implications for Women’s Economic Empowerment and Decent Work

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INTRODUCTION

Cascading crises change the possibilities for women’s economic empowerment. They reduce options for women. Analysis of such crises can make visible the components of the macroeconomic environment that shape gender inequality in work and employment. This can contribute to a theory of change by identifying the gendered levers relevant to the transformation of gender inequality at work.

The policy context for this paper is shaped by: the 2030 Agenda and Sustainable Development Goals (SDGs)\(^1\); the UN Convention on the Elimination of Discrimination against Women (CEDAW)\(^2\); the Beijing Platform for Action\(^3\); the conclusions of the Commission on the Status of Women 60 in 2016\(^4\); the International Labour Organization (ILO), including its policy for decent work\(^5\); and the UN Statistical Commission work on gender statistics\(^6\). There are achievements and remaining challenges associated with the Millennium Development Goals (MDGs): the gender gap in education was closed; but gender gaps remain in employment, in that only half of women of working age are in the labour force as compared with three-quarters of men; there are further significant gaps in poverty and wages, as well as in participation in private and public decision-making\(^7\).

This paper contributes to the mainstreaming of gender into the theory and practice of sustainable development in relation to the economic empowerment of women. Gender mainstreaming entails both a specific focus on women and also engagement with all relevant institutions and policy fields. Gender mainstreaming is UN policy, clearly articulated in the Beijing Platform for Action and by UN Women\(^8\). Much existing analysis of women’s

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\(^7\) UN. 2015. *Millennium Development Goals and Beyond 2015*


UN Women: UN Entity for Gender Equality and the Empowerment of Women.
economic empowerment has had a focus on a specific set of institutions relevant to work and employment, including the care economy, social protection and public services. This paper draws on new thinking\(^9\) in order to mainstream gender into a wider range of institutions that are important in structuring gender gaps and women’s experiences in work and employment. It shows how theories and policies of economic growth are gendered and develops the analysis of the gendering of the macroeconomic environment. It draws on insights in the analysis of the financial and economic crisis\(^10\) to illuminate the processes linking gender inequality in work with this wider range of economic institutions. In this way it reaches deeper into the causal pathways into and out of gendered inequalities in the world of work.

The paper identifies new ways of thinking and of interpreting policy practice concerning: gendering the macroeconomic level, including finance, the fiscal, infrastructure, and industrial strategy; the relationship between the fiscal, social policy, investment state, and rights; and women’s participation in economic decision-making. It suggests developments in the measurement framework, in alignment with the SDGs and the work of the UN Statistical


Commission\textsuperscript{11}, so as to ensure consistent and coherent measurement of gender gaps in this wider range of institutions and fields relevant to women’s economic empowerment.

The paper starts with a consideration of three overarching issues concerning gender, crisis and economic growth theory: the root causes of gender inequality; the cascading crisis; and theories of sustainable and inclusive growth. Then the paper addresses the seven main areas identified in the concept note\textsuperscript{12}: enabling macroeconomic environments for employment creation and access to decent work for all; global gender gaps in work and employment; gendered pathways from unpaid to informal to formal decent work; care economy and unpaid work; violence at work; social protection floors and measures; and rights to form, join, and mobilise through trade unions. The conclusion addresses the implications of the analysis for the economic empowerment of women in relation to: broadening the range of relevant institutions under consideration; gender disaggregation of statistics; and women’s participation and leadership in economic decision-making.

**GENDER, CRISIS AND ECONOMIC GROWTH THEORY**

‘Root causes’ of gender inequality

Gender inequality is a system of social relations, constituted through the intersection of multiple social systems\textsuperscript{13}. Many social systems are shaped by gender relations, but the extent of this is not always recognised. Making visible the gender dimensions of these systems is an important contribution to a theory of change in gender inequality\textsuperscript{14}.

Gender inequality has often been primarily addressed through an analysis of a relatively narrow range of institutions, with a focus on the family, household, and care. The broadening of the


\textsuperscript{12} UN Women. 2016. *Concept Note*. EGM/CW/INF.1.


range of institutions shown to be relevant to gendered economic inequality has been an important contribution of recent gender analysis. One extension concerns public services and the welfare state. Further extensions include: gendered participation in decision-making; violence; and the macro-economic.

‘Gender mainstreaming’ is a theoretical and policy practice that inserts a gender perspective into all policy fields, as well as retaining a specific focus on gender inequality. The inevitable tension between the specialised field of gender equality and the mainstream can be used productively to drive forward improvements in policy and practice.\textsuperscript{15}

Women’s participation in decision-making and in leadership is a gender equality practice that is relevant to all areas of policy development.\textsuperscript{16} The exclusion of women from decision-making in economic decision-making is one of the challenges for women’s economic empowerment, which is especially pronounced in the field of financial and macro-economic decision-making.

**Cascading crises**

A ‘crisis’ is an event that has the potential to cause a large detrimental change to the social system and in which there is a lack of proportionality between cause and consequence.\textsuperscript{17} During a crisis institutions can be rapidly restructured in ways that have significant long term ‘path dependent’ effects. Crises can cascade from one social system to another, generating new types of catastrophic effects over a period of time. Making gender equality visible at each of the stages of cascading crises can inform the discussions as to the interventions that are desirable and possible.

Financial crises have been common in market economies.\textsuperscript{18} Capitalism is inherently unstable because of the nature of finance, unless it is well regulated and governed.\textsuperscript{19} Stiglitz found that many financial crises around the world were the consequence of capital market deregulation.\textsuperscript{20}

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and recommended to the UN that all those affected by a financial crisis should be entitled to participate in some way in its governance\textsuperscript{21}. The financial crash of 1929 had led to economic depression, which was exacerbated by fiscal policies, and had led to fascism, holocaust and world war. The Keynesian response had been to regulate finance, in the name of democracy for the good of economy and society, in the 1944 Bretton Woods agreement and through the establishment of a set of international financial institutions. There was a long period of relative financial stability in North America and Europe following the 1944 Bretton Woods agreement. From the 1980s onwards, many of these regulations were removed during the liberalisation of markets.

The most recent financial crisis in the global north started in the US in 2007, spread rapidly to North America and Europe and then unevenly around the world. The crisis cascaded from finance to the ‘real’ economy of economic output and employment, then to the fiscal (government deficits), becoming a political crisis with potential to cascade into violence and into a democratic crisis in some parts of the European Union (EU). Each stage of this crisis has been gendered. The cascading of the crisis and the depth of its effects might have been mitigated by different gendered practices, especially those concerning its governance. Through its detrimental consequences on the real economy and on fiscal balance, the financial crisis had significant adverse consequences on women’s position in work and employment and on capacity for care-work. Hence the regulation of finance, without which crises will recur, is a feminist issue\textsuperscript{22}.

The financial crisis of 2007 cascaded into the real economy, with significant lost economic output and employment around the world\textsuperscript{23}. The gender effects of this recession were uneven, as has often been the case in recessions, varying between occupational and industrial sectors, world regions, countries, and phases of the crisis. This is at least partly due to the concentration of women and men in different occupational and industrial sectors of the economy, which are affected in different ways\textsuperscript{24}. Women were disproportionately affected by the impact of the

financial crisis on their mortgages and homes since they were more likely than men to have precarious incomes and to be in high risk loans\(^25\).

The crisis in the real economy cascaded into government finances – the fiscal. The gap between income (e.g. taxes) and expenditure (e.g. public services) increased and thereby the annual deficit in government budgets. The governmental response to the fiscal pressures was a site of debate and contestation. Some narratives attributed the increased deficit to excessive government expenditure on welfare, while others, such as that of the IMF, attributed the increased deficit to the decline in government income due to the recession caused by the financial crisis\(^26\). The fiscal gap could be tolerated, leading to an increase in the accumulated government debt, or it could be narrowed. Narrowing could be achieved by increasing the collection of taxes or by reducing expenditure. Increasing tax collection could have included reducing tax dodging by closing tax havens and developing new taxes, such as on financial transactions\(^27\). The outcome varied between countries; most frequently in Europe involving ‘austerity’ and cuts in public expenditure.

Austerity has typically had disproportionately detrimental effects on women. Women have disproportionately borne the cuts in income support from the state through changes in tax and benefit systems, for example in the UK\(^28\). Cuts have disproportionately affected services on


which women disproportionately depend, such as public services providing care and specialised services concerned with domestic and sexual violence. This, in turn, has disproportionately affected the employment of women, since women’s employment, at least in the global north, is concentrated in providing these services.

Recession, austerity and political contestation have sometimes cascaded into violence. There has been an increase in violence, of various forms, linked to the crisis. There has been an increase in violence during public protests, for example, in Greece. There has been an increase in rate of violent crime since 2008 in Britain, driven by an increase in violence against women and by perpetrators that were domestic relations, as discovered through the Crime Survey for England and Wales. Also in the UK, there was a five-fold increase in reported incidents of hate crime incidents in the week following the vote in the UK Referendum (52% to 48%) to leave the EU.

There has been an ensuing political crisis in some countries, with the exacerbation of ethno-national antagonisms intersecting with (contingently) increased flows of migration and refugees, leading to constitutional crises in the relationship of some countries to the EU. The cascading crisis, which started with finance, is not over.

There are several implications of the analysis of the cascading crisis for the topic of the empowerment of women: first, financial crisis damages economic growth and has effects on the real economy that are unevenly gendered and affect the economic empowerment of women; second, the cascade of the crisis from finance to the real economy to the fiscal has further implications for the economic empowerment of women because of the effects of austerity on the public services on which women disproportionately depend; third, the interconnectedness of macro-economic stability with the real economy means that analysis of gender inequality in


Walby, Sylvia, Jude Towers and Brian Francis. 2016. ‘Is violent crime increasing or decreasing? A new methodology to measure repeat attacks making visible the significance of gender and domestic relations’, *British Journal of Criminology*, [http://bjc.oxfordjournals.org/content/early/2015/12/31/bjc.azv131.full](http://bjc.oxfordjournals.org/content/early/2015/12/31/bjc.azv131.full)

Incidents reported to “True Vision” were 331 as compared with an average of 63. Source: National Police Chiefs’ Council, UK.
employment needs to address macro-economic stability; fourth, effective governance of finance and economy lies at the heart of the issue.

Sustainable and inclusive economic growth

The economic empowerment of women is enhanced by inclusive and sustainable growth. Mainstreaming gender into economic growth theory and practice matters for the empowerment of women. The support of such economic growth requires the effective regulation of finance to prevent financial crisis. Sustainable Development Goal 8 is to ‘promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all’. While SDG8 is not explicitly gendered, the goal and the means to achieve it are inherently, if indirectly, gendered. There are several components to this, including: stable macro-economic environment; full employment; and appropriate infrastructure for economic growth. Making the gender dimension of these components visible requires the consideration of the terms and concepts in use.

Macro-economic stability is important for economic growth, not least because financial crises have detrimental effects on the real economy. SGD 17.13, ‘enhance global macroeconomic stability, including through policy coordination and policy coherence’, addresses this within Agenda 2030. The effective governance of finance is an important part of achieving macro-economic stability. Such governance is gendered in at least two ways. First, the decision-making within private finance has historically been an almost all-male matter, with monocultures that generated high levels of risk-taking. Increasing gender diversity in the boards of directors of finance companies is one approach to address this. Second, a broader approach is to address the governmental level of the regulation of finance, including the

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international governmental level. The governmental level might also be subject to the practice of including women in order to improve the quality of decision-making.

Full employment is one of the components of the route to such economic growth. Full employment is inherently gendered, as noted in target 8.5: ‘full and productive employment and decent work for all women and men’. The route to such full employment includes the education of girls, which develops their human capital, the removal of discrimination against women, and the provision of collective forms of care for children and others in need including the elderly. These actions frequently involve public services and the state, indeed investment by the state. The achievement of full employment hence requires the rethinking of the traditional distinction between policies that promote economic growth and policies that promote welfare. Policies that promote education, remove labour market discrimination and develop care-services are policies that simultaneously promote economic growth and gender equality. Rather than thinking of education and care-services only as ‘welfare’ they may be conceptualised as part of ‘investment’ in ‘infrastructure’, and, when performed by the state, as part of a ‘social investment state’. These services are more frequently delivered by states when there are higher proportions of women in the relevant sites of decision-making.

The ‘infrastructure’ needed for economic growth includes investment in relevant forms of capital. This includes the development of human capital as well as fixed capital. A narrow focus on fixed capital, such as buildings, machines, roads and bridges, is more likely to engage the activities of men. A broader focus that includes the development of human capital, such as schools, universities, health services and care-work, is likely to engage the activities of women as well as of men. Thus different forms of infrastructure are gendered. The application of a

gender perspective makes visible the gender of the infrastructure into which investment is needed for economic growth. The welfare state may be reinterpreted as a social investment state when it is investing in human capital. 

**MAIN AREAS OF ANALYSIS AND INTERVENTION**

Seven main areas are addressed: enabling macroeconomic environments for employment creation and access to decent work for all; global gender gaps in work and employment; gendered pathways from unpaid to informal to formal decent work; care economy and unpaid work; violence at work; social protection floors and measures; and rights to form, join, and mobilise through trade unions.

**Enabling macroeconomic environments for employment creation and access to decent work for all**

The macroeconomic environment, which could enable the creation of employment and access to decent work for all, includes the domains of finance and fiscal, as well as trade and industrial policy. Effective mainstreaming gender into the macroeconomic has the potential to assist delivery of the goals of employment creation and access to decent work for all. The theory and practice of economic growth is gendered, with implications for gender inequality in employment and work.

It has been established that variations in macroeconomic policy environments have gender implications. Sometimes this has been understood as a process in which ‘gender neutral’ macroeconomic environments have gendered effects because they interact with a gendered world. In this approach, the field of macroeconomic policy is identified separately from that of the gender equality policy. This rests upon a distinction between economic growth (and its

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associated policies, goals and institutions) and gender equality (and its associated policies, goals and institutions).

I propose going one step further. It is not only that the effects of macroeconomic policy are gendered, but the macroeconomic environment is itself gendered. The macroeconomic policy ‘architecture’ is gendered in its policies, goals, institutional practices and composition of its personnel. Financial, fiscal, trade and industrial policy are gendered in themselves as well as in their effects.

It is important to avoid a false binary in which economic growth is put in tension with gender equality: as if there were a trade off. Traditionally, economic growth rates are associated with practices in the macroeconomic environment including ‘finance’, ‘infrastructure’, ‘investment’, and ‘production’, while gender equality is treated differently as if it were associated only with ‘justice’, ‘welfare’, ‘social policy’, and ‘care’. This binary is misplaced. The appropriate re-gendering of financial, fiscal, trade and industrial macroeconomic policy can support sustainable economic growth as well as justice. This alternative approach requires rethinking the concepts of ‘finance’, ‘fiscal’ ‘infrastructure’, ‘capital’, ‘human capital’, ‘welfare’, and ‘investment’, as discussed above. This would facilitate the mainstreaming of gender into the analysis of the conditions for macro-economic stability.

Global gender gaps in work and employment

Work and employment are important ways in which people access livelihoods. In addition, economic resources relevant to livelihoods may be considered more broadly, including ownership of property.

The gender gaps in work and employment that need to be addressed include: employment rates; unemployment rates; pay (weekly as well as hourly); decent work (e.g. as measured by ILO indicators)\(^{43}\); vulnerable work and precarious work; the different impact of children on women and men parents; and time use (housework and childcare). These are acknowledged in SDG 5.5c: ‘Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.’

Access to livelihoods, the central concern of work and employment, is affected by access to economic resources more broadly defined. Access to economic resources is affected by

relations to property that may be used to generate and support livelihoods and entrepreneurship, including access to and ownership of farmland, factories, offices, and houses\textsuperscript{44}. Gender gaps in ownership should be included when gender gaps in work are considered. This is acknowledged in SDG 5.5a: ‘Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws.’ These gender gaps in property ownership need better documentation and inclusion in indicators; both legislative and statistical.

**Gendered pathways from unpaid to informal to formal decent work**

Gendered pathways from unpaid to informal to formal decent work require gendered transitions in institutions in work is performed. This is not primarily an issue of the mobility of individuals. The transition of institutions requires attention to ‘industrial policy’, to the strategic decision-making over the encouragement of some industries more than others. A central issue is engagement with care-work, discussed above.

**Care economy and unpaid work**

Care-work can be performed as: unpaid work in the household; in the informal economy; or under formalised employment conditions (in either public or private sector). In all cases it makes important contributions to human well-being as well as to the economy, which should be recognised and valued. There are challenges to avoid the social relations under which care-work is performed being exploitative, regardless of whether the work is unpaid or paid. The goal for unpaid care work is to reduce and redistribute through shared responsibility between women and men in the household and between the household and society.

One route to change is to rethink and transform ‘fiscal’ policy through gender mainstreaming. The utilisation of the technique of ‘gender budgeting’ can make visible the gender dimension in the distribution of resources in fiscal decision-making.

**Violence against women**

Various forms of violence and coercion are relevant to the economic empowerment of women as well as being a violation of women’s human rights\textsuperscript{45}. Specifically within the workplace this includes: gender and sexual harassment; and trafficking in human beings. In addition, domestic violence may spill over into the workplace. Other forms of violence against women can have indirect effects on gender equality in the economy including the workplace.

Gender and sexual harassment have detrimental consequences to women at work\textsuperscript{46}. The development of laws and their implementation through tribunals and courts can reduce their extent.

 Trafficking in human beings can include the use of physical force, but other forms of coercion are also deployed and all are illegal under the UN Protocol\textsuperscript{47}. There are several forms of exploitation, each of which has a different relationship to the workplace. Trafficking for purposes of labour exploitation is most obviously relevant. Trafficking for purposes of sexual exploitation is not necessarily a workplace issue. Women are disproportionately victims of trafficking in human beings\textsuperscript{48}, as a consequence of the significance of trafficking for purposes of sexual exploitation. The measurement of trafficking is challenging, with ongoing development of methodologies by the ILO, UNODC, Eurostat and other international bodies\textsuperscript{49}, including in relation to the SDGs.


\textsuperscript{49} ibid
Domestic violence (including sexual violence\textsuperscript{50}) can have detrimental consequences to the capacity of women to be productive at work, and may have the consequence that they lose their jobs through the need to attend courts or to move to safety away from the area\textsuperscript{51}. The development of policies to mitigate these secondary consequences of violence includes: employer/trade union codes of practice to support victims of domestic violence; reforms to social security laws that allow income support at times when searching for a job is not practical because of violence are important for well-being.

There are reciprocal effects in the relationship between violence and the workplace. Improved policies can mitigate the secondary consequences of violent victimisation, which can be to the benefit of both worker and employer through improved capacity for productive work, thereby reducing the cost of violence against women to economy and society\textsuperscript{52}.

**Social protection floors and measures**

The implementation of social protection floors and labour market regulations can improve the economic empowerment of women. These include: equal pay for work of equal value; non-discrimination in hiring, firing, promotion; no discrimination against those working part-time; maternity, paternity and parental leave; regulation of working-time so as to ensure compatibility with care-work; minimum pay; social security; non-discrimination against women in household based claims systems; protections for those made vulnerable by their migration or citizenship status; support for victims of trafficking and implementation of laws against traffickers; support for victims of violence, including domestic violence, including when their capacity for work is impaired; mechanisms for enforcing entitlements to rights to provide equal access to justice including tribunals, courts, and arbitration mechanisms.

**Rights to form, join, and mobilise through trade unions**


Trade unions are important organisations for the realisation of women’s rights and for achieving the economic empowerment of women\textsuperscript{53}. The way in which they are gendered is understood in diverse ways. There is feminist organising within trade unions, caucuses, committees, conferences\textsuperscript{54}. Trade unions may be understood to be part of trans-national feminism, in which women workers fight in defence of their rights, and feminist organisations mobilize support for women workers\textsuperscript{55}. Feminism is inside trade unions and feminists inside trade unions make alliances with feminists outside trade unions\textsuperscript{56}. Trade unions may also be understood more directly as feminist organisations, since most, although not all, pursue feminist goals today\textsuperscript{57}. However, there remain variations in the extent of gender-balance in decision-making and governance in trade unions.

Trade unions are an important set of non-state organisations that take forward gender equality goals. They represent an example of the wider need for gender balance in economic-decision-making and for women’s leadership of institutions.

Further examples of economic institutions where women’s participation in decision-making is also relevant include: boards of directors of companies; financial over-sight committees; international financial and economic institutions include the International Monetary Fund, World Bank, and the World Trade Organisation.

**CONCLUSIONS**

In order to address the economic empowerment of women, it is necessary to mainstream gender into the theory and practice of sustainable economic development. This includes rethinking the conceptualisation of the economy so as to make visible the gender dimensions and the gendered connections between economy and society. The analysis of the gendering of the cascade of the recent crisis through finance to the real economy to the fiscal into violence and political crisis illuminates the gendered connections between economy and society.


The conclusion to the analysis presented here includes three elements: broadening the range of economic institutions that are seen to be relevant to women’s economic empowerment; developing the gender disaggregation of statistics for a wide range of phenomena including those targets and indicators in the Sustainable Development Goals; and extending the principle of gender-balance in decision-making beyond politics to include financial and economic institutions. These developments are consistent with the principle of gender mainstreaming adopted by the UN since Beijing and included in UN Women’s strategic plan.

A wide range of institutions are relevant to women’s economic empowerment. It is important to include institutions that are ‘upstream’ in the causal pathways that lead to gender inequality, not only to focus on the immediacy of these detriments. This means including financial institutions and their governance, as well as institutions directly concerned with employment and care-work.

The range of institutions relevant to women’s economic empowerment includes finance (companies and financial governance) and international and national macroeconomic regulators (e.g. Bank of International Settlements, International Monetary Fund, World Bank, World Trade Organisation, central banks) as well as those directly concerned with employment. The gendering of decision-making, in its priorities and practices, needs attention.

The implications of the re-conceptualisation of care-work as relevant for the economy as well as for human well-being and gender justice need to be further developed. Investment in human capital is important for sustainable and inclusive economic development as well as investment in fixed capital. Decisions concerning priorities for investment in infrastructure and the achievement of fiscal balance should take these matters into account to a greater extent than previously. Investments by states for sustainable and inclusive economic growth should take these gender dimensions of human capital, infrastructure and fiscal priorities into account.

The development and monitoring of gender-sensitive policies in this area requires greater gender disaggregation of statistics that is currently achieved. While there have been calls for routine gender disaggregation of statistics from Beijing onwards, the identification of the areas in which they are important could be further developed in the light of the above analysis.

For example, all SDGs could have gender disaggregated indicators, unless there are exceptional reasons for exemption. Currently, it is ambiguous as to whether some indicators for some targets will be gender disaggregated. This should be clarified with a policy decision to gender
disaggregate all indicators, except where there are grounds for exemption. This is a process of development, through the three Tiers of statistical development identified by the UN Statistical Commission.

The activities promoting women’s participation and leadership in decision making could be extended to the full range of institutions relevant to the economic empowerment of women identified here. This would entail further mobilising the strategic priority of UN Women that ‘women lead and participate in decision-making at all levels’ within all areas of economic and financial decision-making. It would reflect the aim of SDG 5.5: ‘Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life’.

This might include promoting gender balance in financial and economic decision-making in the following locations: Corporate boards (Boards of Directors), central banks, governmental financial oversight committees, governing committees of the IMF, World Bank, WTO, BIS and ILO. Consideration might be given to the use of special temporary measures (quotas, targets) in this process, drawing on experience of their success in parliamentary representation.

The application of the principle of gender mainstreaming to this extended field of institutions found to be relevant to the economic empowerment of women would be consistent with UN policy and could make a significant difference to women’s lives.