



Pay
precarious job
Inequality Care
Pensions **AUSTERITY** Solidarity
empowerment Vision
future Independence
feminist

WOMEN'S ECONOMIC INDEPENDENCE
IN TIMES OF AUSTERITY



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The European Women’s Lobby (EWL) is the largest umbrella organisation of women’s associations in the European Union (EU), working to promote women’s rights and equality between women and men. EWL membership extends to organisations in all 28 EU Member States and three of the candidate countries, as well as to 21 European-wide organisations, representing a total of more than 2000 associations.’



This publication has been funded by the Progress Programme of the European Union. The information contained in this publication does not necessarily reflect the position or opinion of the European Commission.

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Special thanks to all those who contributed.

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PRELIMINARY Words

It is two decades since the adoption of the Beijing Platform for Action (BPFA) by the international community at the 4th World Conference on Women in 1995. The European Women's Lobby (EWL) is marking this anniversary by assessing how far we have come in reaching the goals set. Each month during 2015, we will focus on one of the 12 interdependent 12 critical areas of concern in the BPFA. We kick-start this year in review with a focus on Women's economic independence – or "women and the economy".

The protracted recession in the EU, which was followed by far-reaching austerity measures, has hit women hardest. As we already described in our report on the "Price of Austerity and the impact on women's rights and gender equality in Europe" these austerity measures have threatened women's economic independence and fundamental human rights to the core.

The theme of this edition of the European Women's Voice is women's economic independence in times of austerity – demonstrating how austerity measures are undermining women's economic independence.

It is clear that austerity measures have a huge impact on women's employment, health, income, pensions and work-life balance. Austerity measures have proven to be failing citizens in general, and in particular, women. However, it is vital that women are not seen solely as victims by policy-makers in times of austerity, but instead as actors for change and development.

To truly tackle the current inequalities in terms of gender pay and pension gaps, the imbalance of unpaid work and care responsibilities, we need to seek new economic models. In short, we need a caring economy, a feminist economy, a gender-sensitive economy.

A true paradigm shift is needed to overcome entrenched gender inequalities and to ensure women's rights. This change of paradigm will need to emerge at all levels and in all parts of society – giving all of us new prospects in the future that we want, and not a future that we have to live with. We can no longer continue with 'business as usual'.

This publication marks the beginning of an exciting year of activism and the celebration of the European Women's Lobby's 25th anniversary – giving a strong European voice to over 2000 women's rights organisations across Europe. We hope that you will join our movement and be part of the feminist change that Europe needs today!



Viviane Teitelbaum
President of the European Women's Lobby



Joanna Maycock
Secretary-General of the European Women's Lobby

IN THE THROES OF THE STORM

WHERE IS THE LIGHTHOUSE?

Women and the economy has become a critical area of concern as we embark upon 2015. The crashing of financial markets, heightened in 2008, continues to be the ghost that is haunting us. Looming in the backdrop, austerity measures that have not ceased to be actively promoted as an 'exit strategy', are clearly not working. Our 2012, study on the Price of Austerity and the impact on women's rights and gender equality in Europe, already showed that austerity was not the best policy and warned against the long term consequences that this would have. This edition of European Women's Voice echoes that caution and gives a voice to women in Europe and in the global South for an international cross cutting strategy on women's rights particularly as 2015 also marks a new framework for women and girls as part of future Sustainable Goals.

ACROSS THE WORLD, WOMEN'S VOICES ARE ECHOING SIMILAR PATTERNS:

Austerity is not working!

In the first part of this edition, we focus on what austerity actually means for women in specific countries, both inside and outside of the Euro zone. Women's voices from Scotland, Slovenia, Sweden and Greece show similar patterns of how gender-blind austerity policies are having adverse effects on women's lives: increasing poverty, eroding rights, shifting the goal post with regards to pensions, violence against women and on women's health. The situation in Greece almost six years after the so-called Troika intervention is a very worrying testimony of how a tunnel vision policy - essentially a monetary policy ("saving the Euro"), that is carried out in the absence of a gender and social impact assessment can touch the very core of collective identity. This results in a loss of trust and confidence in democratic systems in the absence of a human rights framework to guide the process.

In their article on *Lessons from feminists and women in the Global South*, Patricia Muñoz Cabrera & Virginia López Calvo, remind us of the collateral damage that structural adjustment policies have caused, particularly on women. They also point to the role of some of the same actors that are present in the European Troika, namely the International Monetary Fund. In its response to the European 2020 Strategy's* Mid-Term Review, the European Women's Lobby's also questions if the European semester architecture is a 'structural adjustment policy', similar to the global South? Austerity measures are preventing investments in gender equality, social and human rights policies.

*Europe 2020 strategy is an economic strategy for "Smart, sustainable and inclusive growth" including targets on; Education, Employment, Research and Development, Social exclusion and Poverty and Renewable energy. The European Semester is the architecture which implements the strategy.



Through these different forms of expression, women in Europe and in the global South are saying strikingly similar things: they are questioning the dominant economic model which has not only brought about the crisis but is being promoted to move beyond “crisis”. Austerity policies are contracting the economy when it needs to be expanded, at a time when the economy must work for the well-being of all and not the other way around. We need a framework such as a *New Pink Deal* as proposed by Marcella Corsi. One thing is certain, it is urgent to bring feminist economists on board!

Platon Tinios’s article on pensions also shows how economic-driven pension policies are disconnected from women’s real world. Citing Simone de Beauvoir’s reflections on *The Coming of Age*: “when there is speculation upon old age, it is considered primarily in terms of men” but as his article shows, it is more and more a big issue for women as the staggering 39% gender pension gap testifies that women have (are) been taken for granted. Pensions not only mirror accumulated inequalities throughout women’s lives, but show that they are caught between different generational policy frameworks, in which the policies of today impact on their past (and future) (unequal) life experiences as he calls for the urgency of a life-cycle approach. Similar to the past, today’s pension policies will impact on future generations of women. Current pension ‘reforms’ that link contributions and benefits, shift to more occupational pensions, which as the USA has shown are major drivers in gender inequalities, will continue to cause ‘collateral damage’ in the future. Ongoing pension reforms in EU, driven by an economic governance structure, such as the European Semester, must ensure equal outcome of pension rights for women, which means that caring and sharing must be part of a transformative economic model.

The articles also show that in the throes of the storm, women’s resilience and resistance is strong as they develop a number of strategies from community-led initiatives to situations where anger and frustration are derived in to solidarity and to strengthen women’s voices. From building gender budgeting architecture to challenging government decisions (pensions, free contraception...), to making women’s agendas for a gender just economy visible, women across the globe are developing solidarity mechanisms and strengthening a feminist vision calling for a gender just society for the well-being of all.

Another economic model based on feminist principles is urgently needed. This is the red thread weaving together the articles in this edition of the European Women’s Voice.

OUR JOB NOW IS TO ENSURE THAT THE KEY POLICY AND DECISION-MAKERS, PARTICULARLY THOSE HOLDING THE PURSE STRINGS, SEE THE LIGHTHOUSE.



WOMEN'S **VOICE**
PART I

COUNTRY PROFILES

ITALY

SWEDEN

SCOTLAND

GREECE

SLOVENIA



Precarity



SCOTLAND

Gender & Austerity

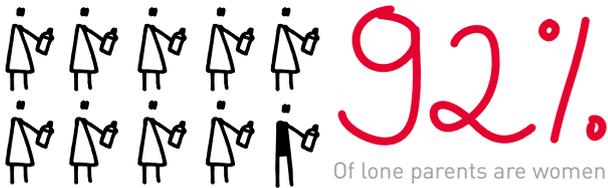
In response to the financial crisis of 2009, the UK Government made deep cuts to departmental spending as part of a Government-wide austerity programme. In doing so, it aligned itself with similar endeavours across Europe, in cutting budgets for social security and in “reforming” the welfare state. The political impetus for austerity has come from the coalition government, formed by the Conservative and Liberal Democrat parties, following the UK’s general election in 2010. This has seen significant pressure on health, social care, and social security budgets, which have had a devastating impact on women’s wellbeing.

This piece considers the impact of austerity on women, the likely effects of continuing “welfare reform” that is being carried out under the banner of austerity, and the places of feminist (and non-feminist) resistance that have been created to challenge the ideology of austerity in Scotland, one of the four nations of the UK.



Emma Ritch is the Executive Director of Engender, and is one of the eight women who represent UKJCW, the European Women’s Lobby’s UK national co-ordination. She has worked in the women’s sector for twelve years, and her particular interests are women’s experience of the labour market, gender and the economy, and the rape crisis movement.





Spending power and devolution

The UK Government is responsible for the largest part of expenditure across the four nations of the UK. Its 2014-15 expenditure budget allocated £732bn. A block grant is made to the other three nations of the UK, which is calculated on the basis of the UK budget. Consequently, if spend by UK departments goes down, so too does the spending power of the Scottish Government and other devolved administrations. This means that the portion that the Scottish Government allocates, which was £35bn in 2014-15, is immediately affected by decisions made at Westminster.

A number of the Scottish Government and Parliament's processes enable the gendered dimension of expenditure to be considered.

The Cabinet Secretary for Finance and Sustainable Growth's office is advised by an Equality Budgets Advisory Group, which includes civil servants, academics, and gender advocates.

The Equal Opportunities Committee of the Scottish Parliament scrutinises the budget with the support of an external adviser, and reports to the Finance Committee on the equality impacts of the budget. An equality statement is produced alongside the budget, which provides a detailed analysis of the impact of the budget on protected groups, including women. In response to "welfare reform", which is entirely within the scope of the UK Government, the Scottish Government and Parliament has created some additional structures, including a specific parliamentary committee on welfare reform.

Austerity and women

The scale of the cuts' impact on women is difficult to comprehend, although the figures are well-rehearsed. £14.9 billion worth of cuts have been made to benefits, tax credits, pay and pensions since 2010. 74% of this has been taken from women's incomes.

The cuts have been planned and implemented across a number of budget cycles, and have involved changes to some of the most complicated programmes for which the UK Government is responsible. The so-called "emergency budget" of 2010 was undoubtedly formulated in something of a panic, in response to the shockwaves emerging from the financial services-located crash of 2009. Later budgets and change programmes do not even have this dubious excuse for failing to consider women.

At the same time as cuts to social security programmes have been made, there has been a significant reduction in the budgets for local government, the tier of government that delivers social care and education services, amid a range of other provision. The public sector is where the majority of the female workforce is clustered, and the cuts and outsourcing being administered by local government has impacted on the quantity and quality of employment. Precarity has been introduced, with more workers employed on "zero hours" contracts, which do not provide a guaranteed income or fixed number of working hours, than ever before.

Austerity and women's equality

The explanation for the staggering and disproportionate impact on women is women's pre-existing inequality. Women are more financially dependent on benefits than men, with 20 % of women's income coming from benefits, compared with 10 % of men's. Women have fewer financial assets and less access to occupational pensions than men. 92% of lone parents are women, and women make up 95% of lone parents dependent on income support. Women comprise nearly 60% of care providers within the home and 64% of care providers in the wider community. The gender pay gap in Scotland, which is 13% for full-time work and 34% for part-time work, signifies widespread and persistent differences in women's experience of the labour market.

Of the £8 billion raised in changes to taxes and benefits by the UK Government since June 2010, £5.8 billion will be paid by women and £2.2 billion by men.

Evidently, this puts women at greater risk of deeper and sustained poverty. In addition to meeting basic needs, impoverishment is about ability to participate in society,

relative to others and to cultural norms. The continuing programme of “welfare reform” will create further barriers to women’s full participation in society, including within their communities and in political spaces.

Where women’s disposable income is reduced, spending on children decreases and links between women’s and child poverty are widely recognised. Child poverty shapes life chances, development and wellbeing, and subjects children to extreme stigmatisation.

Austerity seriously undermines prospects for a gender equal Scotland. The existing gender inequality and segregation that define our economic, political and social life, including institutions are set to become further entrenched. This incorporates the gender pay gap, occupational segregation, women’s political representation and participation in public life and gendered violence against women and girls. The hard-won incremental gains made by gender advocates in these areas over the last decades have been compromised.

Women did not enjoy equality with men in Scotland before austerity. Even a complete rolling back of the changes that the UK government has made, and proposes to make, would not ensure that women have equal access to resources, decision-making, and physical autonomy and safety.

“Welfare reform”: the future of austerity

Rolling back is not within the UK Government’s agenda, though, despite the clear signals that austerity is having a disastrous effect on women. Trade unions and women’s organisations across the UK have worked to chart the reduction in services, increased burden for caring for sick, older, and disabled family members, sense of estrangement from community life, and insecurity and precarity at work that women are experiencing.

Despite the mounting evidence of women’s despair and impoverishment, the Government is pressing on with a familialisation of benefits that will reduce women’s economic equality, and a recast of working-age benefits that has been widely criticised by gender advocates.

The rationale behind Universal Credit, which is to replace the whole suite of working-age benefits, is to increase incentives to enter the labour market and to reduce in-work poverty. Its aim is to “make work pay”, even if that work consists of a very small number of hours each month. This is not intrinsically a bad thing, and women’s organisations have long called for increased flexibility in social security that would enable women to balance work and care.

However, the design of Universal Credit is poor. In that it fails to take account of gendered patterns of care and work. The way that the earnings disregard which work means that it fails in its core objective, and will not “make work pay” for many lone mothers and second earners. Universal Credit is also likely to reduce women’s access to income, even if the level of income for the family remains the same. The household payment will be paid to one individual, on a monthly basis, and this is projected to reduce women’s economic autonomy as well as placing significant pressure on household budgets.

In advance of the rollout of Universal Credit, a new regime of sanctions and conditionality has been introduced by Job Centres, the public agencies that administer working-age benefits. This places intense pressure on Job Seekers Allowance (JSA) recipients to participate in employability activity that is supposed to move participants closer to the labour market. The quality and effectiveness of these programmes has been widely criticised, but we would draw attention to two specific issues for women.

Firstly, the new JSA rules require single mothers to take part in work-focused interviews and mandatory work activity when their youngest child is one year old. Current childcare provision is insufficient to meet the needs of all women who are categorised as economically inactive, which guarantees that women will not all be able to meet the requirements of the programme and will therefore be subject to sanction. Secondly, the programme completely ignores the occupational segregation that characterises the Scottish labour market when pairing job seekers with mandatory work activity (workfare).

Care and childcare

For an integrated approach like Universal Credit to work, it would have needed to factor in women’s caring responsibilities. The opposite has happened. Throughout the development of Universal Credit, successive green and white papers from the UK Government’s Department of Work and Pensions deliberately omitted to discuss childcare, and indicated that this would be a topic for later consideration. Access to childcare has a profound impact on women’s labour market participation, and this lack of policy cohesion has meant that women will be impoverished and immiserated.

Changes to child benefit, the childcare element of working tax credit, income support, and Sure Start maternity grants, will push women with very young children into stressful and unrealistic job-seeking activities, remove the sole source of independent income from women with high-earning partners, and reduce access to childcare for low-income



families. Particularly at-risk are the 92% of single parents who are women.

Increasing mental health impacts and the strain on mental health services are fast becoming a major implication of the welfare reform agenda. Lone mothers in particular have reported escalating stress levels in anticipation and lack of certainty about how the combined policy changes will affect their families. In particular, the threat of sanctions and earlier transition to JSA (when the youngest child is five years old, rather than seven) is placing great strain on the women who comprise 95% of one parent families in receipt of benefits.

Feminist resistance

What is very clear to us as a women's organisation is that austerity's grotesquely disproportionate impact on women demands a gendered response.

The Scottish Government itself has not been insensitive to the gender disparity in the effects of the UK Government's austerity. Mitigation of the outcomes of one of the most significant mechanisms of this "welfare reform" has been a focus of the Scottish Government's budget, and the welfare fund contained within it. The Scottish Parliament has established a committee to chart the impacts of welfare reform and propose solutions for its mitigation. UK Government Ministers have refused invitations to appear before it, but the committee has taken evidence from individuals, particularly disabled people, who have been negatively affected by changes to the welfare benefits that they receive.

The Scottish Government has also produced a paper that analyses the impact of "welfare reform" on women and men. This is a fairly comprehensive piece of work, which considers a broad range of consequences of women's increasing economic inequality, including domestic abuse. However, the paper does not go much further than setting out a narrative of the problem. It provides a useful compilation of evidence and analysis, but falls short of a commitment to use all of the policy levers within the Scottish Government's grasp to redress women's austerity-related economic inequality.

We are concerned that the Scottish Government's approach to the welfare reform mitigation does not take account of the complexities of women's lives, nor the interrelated changes to social security programmes that are placing women's economic and social rights in such peril.

Engender, Close the Gap, Scottish Women's Aid, Scottish Women's Convention, Zero Tolerance, and Scottish Refugee Council work across a broad range of issues towards women's equality. We work on women's political equality, women's economic equality, on enabling women to speak to government, on violence against women, and with refugee and asylum-seeking women. Over the last year, in all of the varied contexts in which we work, there has been steadily increasing alarm at the impact of the UK government's welfare reform programme on women in Scotland.

This coalition of women's organisations has been working in different ways on gender and welfare reform. We came together to produce a joint briefing paper for parliamentarians, policymakers, and other stakeholders. The paper summarised the way that women will be particularly affected by some of the welfare reform measures announced so far, reviewed Scottish Government's welfare reform mitigation proposals, and collected some of the stories that are emerging from women's organisations and groups, about the impacts of reforms. It was this documenting of daily realities and of growing anger, fear and stress that was the basis of our call to action.

WITHIN ITS EXISTING BUDGET, SCOTLAND COULD NOT ENTIRELY MITIGATE THE ENORMOUS CUTS THAT ARE BEING MADE BY THE UK GOVERNMENT. HOWEVER, THE WELFARE FUND COULD BE BETTER TARGETED TO ALLEVIATE THE POVERTY OF WOMEN WHOSE BENEFITS HAVE BEEN CAPRICIOUSLY SANCTIONED. WE ARE ALSO COLLECTIVELY CONTINUING TO CALL FOR GENDER MAINSTREAMING, A PROCESS WHICH WOULD ENABLE A FOCUS ON THE INTRACTABLE GENDER INEQUALITIES THAT ARE BEING EXACERBATED BY AUSTERITY.

SLOVENIA

Austerity Measures & Gender (IN)equality

Slovenia has been experiencing an economic and financial crisis since 2009, and has formally been in an excessive deficit procedure¹ since December 2009. Slovenia is among the countries with the largest deterioration in economic activity, labour market conditions and public finances since the beginning of the crisis (IMAD, 2014). Since 2010, the Slovenian Government has introduced numerous austerity measures, some of which have been challenged and rectified at the end of 2013 following court decisions due a huge number of complaints.

The Slovenian equality legislation obliges the Government to carry out gender impact assessments when establishing new legislation, which has never been done. In its own analysis carried out by the Women's Lobby of Slovenia (WLS) at the end of 2013, there is no doubt that the crisis and austerity measures are impacting on the lives of both women and men, but have a significantly more negative effect on women. The adopted austerity measures are impacting women from different social groups, in particular, middle class women, elderly women, women in single parent families, women from ethnic minorities and migrant women, deepening gender and class inequalities which have increased in Slovenia in the last five years.



Metka Rotsandic Chair of the Women's Lobby of Slovenia, is advocating for human rights and currently devoted to women's rights and equal opportunities of women and men. Working life experiences from different fields in Slovenia and various European bodies has been useful in helpful in her work."

¹ The rules relating to budgetary policy are enshrined in the Treaty; Member States must maintain public deficits under 3% of GDP and public debt 60% of GDP. The European Central Bank notes that "the decision as to whether a Member State is in a situation of excessive deficit lies with the ECOFIN (Finance Ministers) Council, acting upon a recommendation by the European Commission. If the Council decides that a Member State is in a situation of excessive deficit, the excessive deficit procedure provides for the necessary steps to be taken. These could ultimately lead to imposing sanctions on the country concerned." For more information see European Central Bank http://www.ecb.europa.eu/mopo/eaec/html/excessive_en.html also European Commission http://europa.eu/rapid/press-release_MEMO-13-463_en.htm



The Impact of austerity measures on the labour market participation of women, with regards to employment and wages

Austerity measures are jeopardising women's economic independence. Narrowing gaps in women's and men's employment rates is the result of a more rapid decrease in men's employment rate since 2009 combined with a continuous decrease in women's employment rate.

The share of employment in the public sector, where the majority of women work, has been decreasing slowly in the period 2012 - 2013. Public sector layoffs have a greater impact on women as they represent 80% of all employees in education, health and social work. The reduction in public sector pay by 8% implemented in 2012, largely affects women due to their share of employment in the public sector.

While the gender pay gap in Slovenia decreased from 4,1% in 2008 to 2,3% in 2012, it is the result of men's lower employment rate, an increase in unemployment rather than equality in terms of pay. It should be noted that on average, women are unemployed for longer periods in comparison to men.

Differences in gender pay gaps in the same workplace are much larger than the national pay differences. Women receive lower pay than men for the same work in the same company (Poje and Roksandic, 2013). These differences increased during the transition period from 1993 to 2007 as identified by Penner et al. (2010), and it is expected that a similar trend is continuing during the current crisis. Women's unemployment rate is continuously increasing and in 2014 is still higher than men's. The share of highly educated unemployed women has drastically increased in the last five years.

Young women are spending longer looking for their first job than young men. In Slovenia, almost 40% of GDP (OECD, 2011, p.25) represents informal, unpaid work in the household. Women "double shifts", in paid employment at 39,5 hours a week, and unpaid work in the home at 42 hours a week (men 28 hours), represents two full-time working days more than men (Eurofound 2009).

The Impact of austerity measures on the shrinking welfare state

Before the crisis, groups that were already vulnerable have become more vulnerable since they are more exposed to social exclusion and poverty. Changes in social protection legislation, such as reduced child allowance and family benefits, and the tightening of eligibility conditions are threatening women's economic situation, especially poor women.

The parental leave benefit has been reduced from 100% of the salary to 90%, which affects mainly women as they are the majority that take this form of leave (95%), which also impacts and increases gender inequality in Slovenia. Child care facilities are no longer free of charge for the second child

Reduction in child allowance

Child allowance is the first benefit which determines the amount of other public benefits. This means that child allowance is regarded as family income and therefore influences access to other benefits. This particularly impacts negatively on single parent families and primarily women, as among the 25% single parent families (2011), 84% were mothers with at least one child.

Lowering the pension ceiling

The introduction of a lower ceiling for which annual allowance for pensioners is calculated is impacting in particular on older women. In 2011 among all pensioners, 69% were elder women who received the minimum pension support. In 2012 the minimum pension support became a social benefit, no longer a pension right, which resulted in a reduction in the number of beneficiaries from 46.746 (2011) to 13.016 (2012) and to around 7000 in 2013. The data are not however segregated by gender.

More than half of the pensioners in Slovenia receive a pension that is lower than 622 Euros a month among which two-thirds are women. The poverty rate is calculated at 606 Euros (SORS, 2013), which means that more than half of pensioners live under or close to the poverty threshold.

In 2013 (data on income for 2012) the poverty rate for women above the age of 65 was 25, 5% and 13,2% for men. In particular, vulnerable groups are elder women over 65 years who live in single households in which the poverty rate is 27,1% more than twice the rate for elderly men.

The Impact of austerity measures on institutional mechanisms for gender equality:

In 2012, the governmental Office for equal opportunities was closed after 20 years of existence. The tasks of the Office moved to the small department of equal opportunities situated in the Ministry of Labour, Family, Social affairs and Equal Opportunities with less than half of the previous staff, no specific budget for gender equality and politically marginalized with regards to gender equality, with no possibility to influence gender equality policies inside or outside the government, especially concerning the drafting of legislation.

Despite the equality law, there is no independent advocacy for equal opportunities since 2011. In 2013 the National Action Plan of Equal Opportunities 2005-2013 has expired, has not been renewed and there are no foreseeable plans for a future gender equality strategy.

The political environment in Slovenia

After much political upheaval since 2011, Slovenia has been experiencing an “anti-crises” government and almost every piece of legislation was proposed and adopted as emergency legislation. According to the CNVOS (Center for information, participation and development of NGO’s) the majority of legislation was not publicly announced in advance as prescribed and therefore public participation has been jeopardized and minimized.

The influence of women’s organizations

In such circumstances work on gender equality has been difficult as it is not seen as an important issue. Gender equality is perceived to have already been achieved. However, since 2011 there has been a considerable amount of mobilisation by the trade union and the public regarding changes to social legislation. Statements, public appeals, analysis of austerity measures on women and men, the gender pay gap, lobbying the ministerial equal opportunities department, respective ministers, member of the parliament etc, appear to fallen on deaf ears as almost no proposals or arguments from NGO’s, professional organisations and others has been taking into account.

But there are two positive examples of our work:

The Women’s Lobby of Slovenia (WLS) protested against moving gender equality to a sub section of the family department. The Ministry was subsequently renamed and “Equal Opportunities” was added to the title.

Our intervention was successful!

In June 2013 the Health Insurance Institute of Slovenia (HIIS) introduced a plan to charge contraceptives which were 100% covered by public health insurance since 1977. The WLS publicly supported the Associations of Gynaecologists who refused to comply with this policy change and a petition was put on the website of women’s NGOs. The gynaecological profession is divided on the issue of free/fee-paying contraception with the Medical Chamber supporting change primarily for financial reasons. In 2014, the WLS was invited to a meeting called by the Director of the HIIS including members of governing bodies and associations of gynaecologists. After receiving a detailed financial, numerical data on contraceptives at the meeting, the WLS presented its position which consisted in firmly stressing that universal and free access to contraceptives covered by public finances should be preserved according to individual constitutional freedom which must not be compromised because of regulation or public cuts.

At the beginning of 2014, an open letter was sent to the government demanding its position on the question, since December 2013 there is no appointed Minister for Health; this function is under the responsibility of the current (woman) Prime Minister.

At the end of 2014, our arguments seemed to have been heard as the HIIS has not (yet) introduced contraceptive fees.

In these challenging times and in order to give visibility to gender equality in (the time of) crises, political will is a precondition. There is more so than ever a strong need to comply with national legislation in place, to implement the EU gender equality directives properly and for appropriate support for women’s organisations to enable them to play their role and to access financial mechanisms of the EU and Slovenia.



SWEDEN

Gender Budgeting

The Swedish Women's Lobby has done some extensive gender budgeting analyses of proposed state budgets, over a period of several years. The area of focus has shifted but the main task has been to scrutinise the state budgets with hard facts, statistics and through a gender equality lens.

Gender budgeting is a tool that can be used within state, regional or European level budgets.

At first glance a budget can seem to have the same effect on women and men, but when one starts asking the right questions and follow the money it is clear that no budgets can be gender neutral. Gender budgeting is a tool to shed light on where exactly public spending goes and who benefits from it: men, women, boys or girls.

The Swedish Government has adopted very clear gender equality targets and action plans with policy specific indicators and has committed to work with gender mainstreaming in all areas and budgets at all levels. Gender budgeting is a very important tool in evaluating the policies and to identify if the government is coherent with the gender equality targets that it has set.

A more in depth understanding of public spending also gives policymakers an indication of what impact the policy actually has on people's lives and they can therefore evaluate and improve policy design. For other stakeholders and interest groups it is an effective tool to put pressure on policymakers.

It is shown with gender budgeting that many states, through their public spending, tend to put more emphasis on men's and boy's needs, activities, and priorities.

"Men are assigned more resources in a lot of areas and it is particularly evident in key areas such as public health, the education system and the labour market. We also see a lack of reforms and policies with the intention to combat gender inequality. This is the consequence of an absence of sufficient gender analyses of the different impact important policies have on women and men, girls and boys",

says organisation secretary Johanna Dahlin

The Swedish Women's Lobby can see a change in the gender consciousness in the budget since they started scrutinising the state budget and put pressure on the government. There is more data divided by sex and the issue is more visible in the public budget debate. Nevertheless public spending is still far from gender equal.

The Swedish Women's Lobby has published a handbook on gender budgeting, not available in English. Find one of the 10 mentioned Methods in the handbook in English below.

THE SWEDISH WOMEN'S LOBBY'S PUBLICATIONS:

- 2007 Experiences from a Gender Budget Analysis of the Swedish Central Government Budget
- 2009 Sweden - a Gender Equality Delusion
- 2010 On Stage - a feminist analysis of the Budget Bill for Sweden
- 2012 Can-do girls do not cost (unfortunately not available in English)
- 2013 The women and the crisis (unfortunately not available in English)



Johanna Dahlin organisational secretary for the Swedish coordination of European Women's Lobby; the Swedish Women's Lobby.



Analysis: All the points mentioned above need to be analysed by gender disaggregated statistics. What picture emerges? What gender values, norms and constructions become clear? Make sure to use relevant research if available.

Change: How shall the activity/policy areas change to become more gender equal, to be in accordance with CEDAW? How will they meet women's and men's needs and preferences? Are there groups that should be part of the target groups that are not included at this point? Are new practices, guidelines, policies, better statistics needed? Does the policy area as a whole need change?

The individual: What is the impact on individual's private economy and time budgeting?

Society: How does the policy/activity interact with other sectors of society and public spending?

Policy makers: Who does the work and under what circumstances? The gender balance in number of employees, amount of working hours, employment status, educational level, wage levels, management positions, parental and sick leave levels etc.

Recipients: How is the representation among the recipients? What does the gender balance look like?

Costs: What is the budget for the activity/policy area? Are any other complementary resources used to reach the activity goals?

Resource allocation: How are the resources allocated in terms of gender?

Feedback: What are the opinions of the non-recipient target group, the recipient of the activity/policy and the policy maker regarding the activity?

Objective: What are the overall objectives for the targeted activity/policy area?

Needs: What do women/girls/boys/men need to be well and achieve their goals in life? How is that related to the activity/policy area?

Coverage: How comprehensive is the activity/policy area, how are the activities designed and described?

Audience: How is the gender balance in the target group for the activity/policy area?

Guidelines and Policies: How do the guidelines and policy framework look? Is there an articulated gender perspective in the guidelines?

Criteria: What are the criteria for being part of the activity/policy area?

One of the methods in the Gender Budgeting in the Hand book from the Swedish Women's Lobby

There is a different method for doing Gender Budgeting, one of the methods presented in the hand book published by the Swedish Women's Lobby is the so called "All-around method".





It hasn't slipped anyone's knowledge that Greece has been hit hard by the economic crisis, nor that Greece has had to implement the strict Troika-led policy conditionality on the loans from the European Commission, European Central Bank and the International Monetary Fund, the so-called Troika. We have seen it on the news and read about the riots in Athens, the unemployment rates and the catastrophic levels of youth unemployment. To get an in-depth understanding of the crises and the austerity measure's impact on women in Greece I, Malpuri Groth called Joanna Manganara to hear the story of Greece.



Joanna Manganara has had an academic career and has worked with Human Rights at the Ministry of Foreign Affairs and as a representative of Greece for the UN and the Council of Europe – mostly working on development and social rights. Since 1980 she is very active with the women's movement in Greece, engaging in development and women's rights. Joanna Manganara has also published books on sexual harassment and undertaken research throughout her working life. Since 2004 Joanna Manganara is a member of the Board of the International Alliance of Women for Greece and since 2013 is the President of the organisation.

EU vs. Greece: the crises, austerity measures and gender equality policy.

Joanna Manganara has been part of the women's rights movement in Greece since the 80's and the list of her achievements is long; she has, among other things, represented Greece in several international contexts and undertaken research in the sociological field.

The picture that Joanna Manganara is painting of the situation in Greece is to some extent very similar to the overall picture in the European Union but has some very interesting unique features.

In Greece, similar to other EU Member States, men were initially hit the hardest by the crisis as it affected the private sector and the construction business, where men are overrepresented. By the time the austerity measures were implemented, concerning the public sector the most, women were affected to a larger extent.

Austerity measures impact on women's life

The austerity policies that have taken place in most European countries have also had huge effects on public spending in Greece, causing drops in employment and wage cuts in the public sector, in the health and care sectors. This has affected women twofold. Firstly, the public sector has traditionally employed a lot of women, and secondly, because of the increase in unpaid care work – which women are socially obliged to do - because of the cuts to public services.

Austerity measures have also made the labour market more flexible for the employer (making it easier to sack workers), brought cutbacks in unemployment insurance, labour market reforms (in particular the abandonment of collective agreements), successive cuts to pensions, increases in retirement age, and tax reforms, raising personal income and sales taxes, while lowering corporate taxes.

The result has been a sharp rise in women's unemployment. In 2013, this was 31.9%, the highest in Europe, while men's was less at 24.6%.

Young women experience massive unemployment. In 2013 the young female unemployment rate was 50.2%, while their male counterparts did a little bit better, but still strikingly high at 43.5%.

The crisis has also intensified exploitation in the labour market (longer work hours and more workdays per week), sexual harassment as well as pregnancy and maternity

discrimination and the lowering of working conditions in general.

Similarly to the overall EU picture women's work in Greece is increasingly devalued even when women can get work and the precariousness of work for those still in employment adds to the stress of the extended working week. Women do not have the same opportunities or access to the labour market to the same extent as men; the labour market is clearly segregated due to gender stereotypes. Greece is no exception when it comes to gender income gaps.

The result has been that nowadays women in Greece face catastrophic poverty rates: 45% of women live below the poverty threshold.

Women who despite segregated labour markets enter male dominated sectors do not have the same access to highly qualified jobs nor to the same promotions – all this despite the fact that the level of education for girls is higher than for boys, Joanna Manganara notes. This is a picture we are familiar with – the same can be said about most labour markets in the EU and globally.

The cuts in childcare facilities and other health and care facilities and social benefits put a large burden on women. Even in the cases where the main breadwinner is the woman, she still carries the burden of care giving and unpaid household work – having devastating consequences for the wellbeing of women.

A study showed that women's heart attacks rose by 39.2%. Maternity care has also suffered in pregnancy and birth. The stillbirth rate continues to rise because an increasing number of pregnant women are unemployed and without insurance and thereby excluded from the Greek national healthcare system's obstetric care. The birth rate in Greece has also dropped.

At the beginning of the crisis, the cuts in public spending also affected women's shelters and had some impact on policies that prevent violence against women. This is a story that isn't unique for Greece; it can be told in many EU member states.

The political tipping point

A somewhat different angle that Joanna Manganarra brings is that; due to the low living standards women are experiencing, as a result of austerity, the crisis has come to a political tipping point for women's rights and gender equality policy.

The issue of women's rights, in particular violence against women, has been raised and put onto the political agenda. According to the General Secretariat for Gender Equality in Greece, rapes rose by 53.9% in 2011 and 22.2% in 2012. The situation for women has reached a critical point where it can no longer be ignored by politicians. This has resulted in locally driven initiatives: crisis centres for women experiencing trafficking, rape, or harassment; facilities with free legal advice; psychological support; SOS-lines, shelters among other kinds of support have been put in place by municipalities with the help of the General Secretariat of Gender Equality in Greece.

According to Joanna Manganara, Greek citizens are all undergoing severe identity crises – citizens are asking themselves how to change the society at its core for the better – finding their way back to values such as; solidarity, the collective and social responsibility. A lot of local initiatives are taking place as a result - initiatives that have to do with standards of living in run-down neighbourhoods and local communities. It is clear that people want to be part of the change that has to take place in Greece. Joanna underlines the importance of the local initiatives and that the politicians have to empower, acknowledge and take them into account.

Looking forward, the role of the women's rights movement and of the government

The women's movement should monitor the impact of austerity measures on women and lobby for measures to improve their situation – regardless of situation; for those who are unemployed as well as of female workers, youth, girls or pensioners.

"We (the women's movement) need to be more dynamic, forward-looking and demands accountability. There are a number of existing tools to be used; just like the CEDAW – the women's rights movement should submit shadow reports and monitor how it is followed up by those in power, what are they doing? Make sure the recommendations of the CEDAW Committee are implemented. The Beijing Platform for Action is another useful tool – especially as the 20th anniversary is in 2015. United Nations Security Council resolution 1325 about women in conflict and peace-making should also be used - making sure national action plans are in place and implemented."

Joanna Manganara

For the future of Greece, Joanna Manganara argues that "decent work", an economic policy underpinned by human rights and political accountability are crucial. Economic policies have to be designed and implemented according to the principles of human rights and a social model. The labour standards need to be decent. The government has to be held accountable for decisions and taxation management.

"Accountability is an educational process, both for those who ask for it and for those who are held accountable."

Joanna Manganara

However, the main problem nowadays in Greece is that very little of the bailout money has gone to ordinary people who have carried the burden of the crisis - in particular workers and pensioners many of whom endure poverty.

With steep cuts in government spending, austerity policies have been contracting the economy when it needs to be expanded. So what is badly needed is money that will fund social welfare spending, in particular care services, create employment and boost demand. This kind of bailout should go to the people that are suffering without conditionality.

Joanna ends the interview by noting that the austerity measures put in place, with the notion to be the only way within the neoliberal economic and ideological framework, but certainly not the best way for women.

"There has been a lack of understanding of the consequences of the austerity measures; there might be better ways to cope with crises in the future. It is also important not to see women as vulnerable subjects in managing the crises, but rather as actors of change in political decision-making",

Joanna Manganara



ONLY **21%** OF WOMEN
in parliament

Unemployment



45% OF WOMEN
LIVE BELOW POVERTY
THRESHOLD (2012)

Can Social Enterprises improve
the economic empowerment
of women

ITALY



Maria Ludovica Bottarelli-Tranquilli-Laeli is the General Secretary of the Italian Women's Lobby, a Project Manager and senior gender expert and trainer.

“Draga” was a young Roma girl begging in the streets of the center in Rome when she meet a social worker who proposed her to come and visit the Association and Cooperative Zajedno, they work with capacity building and economic empowerment of Roma women.

Today, Draga sits in the board of administration of the cooperative and creates tactile books for blind children and other handicraft which have been internationally awarded and exported.

Giovanna worked as an embroiderer during the 80s. Her hand embroideries were popular among brides in the Apulia region and elsewhere, everyone wished to have a sheet or tablecloth made by her deft hands. But then time suddenly changed: the globalization and the crisis left Giovanna jobless in her small village. One day she meet Anna Rita, a psychologist, who had made the difficult choice to return home from abroad to her sleepy Southern Italian village with the wish to boost new opportunities. That is how a small group of women founded the Cooperative Zarchar which serves as an experimental laboratory for the revitalization of an innovative concept of work: socially useful, and economically sustainable, with particular attention to the issues of access to employment. Among the activities: workshops for the reviving of traditional crafts such as embroidery, as well as information and orientation desk with the goal of bridging the local institutions with other social realities.

The term “social enterprise” was used for the first time in Italy at the end of the 80s referring to some private initiatives of the new constitution, often initiated and run by volunteers. It did not engage the traditional non-profit organisations in promoting human rights etc. but was more focused directly on social services and productive activities to encourage employment for disadvantaged people.

The social cooperative Rio Terà dei Pensieri with The “Orto delle Meraviglie”, which is managed by the cooperative itself, employed several female prisoners of Giudecca Preason in Venice; these women grow fruit and vegetables, managing not heated greenhouses. The production is completely organic and certified. In fact, the cooperative has an agreement with the ESAV (Agricultural Development Agency of Veneto) for the setting of cultivation protocols and work closely with the experimental center “Po di Tramontana”. They can then access free plant materials and technical assistance at critical stages of the crop if needed. The products are sold to Fair Trade groups (GAS) or through the organization once a week of a banquet outside the prison.

And finally for quoting the words of an interesting research on social enterprise:

“Social enterprise is a broad phenomenology, differentiated and characterized by considerable internal dynamism. A key player for all those public and private actors that frame the production of economic value, social and environmental development model focused on the principles of sustainability, sharing and responsibility. A tool that stimulates the local, national and international search for new forms, including regulations, in response to the needs and problems that change”

WOMEN'S **VOICE**
PART II

FOR A FEMINIST ECONOMIC MODEL



A FEMINIST economy

A feminist view of the economy recognises that hierarchical layers exist in the social and economic activities that men and women perform. The “small world” of the household is populated by women while the “large world” of paid labour and public affairs is populated by men. Associated with each sphere are certain productivity advantages which tied to each gender. Women are expected to be nurturing and caring, and men are expected to be aggressive and competitive. These stereotypical views on productivity reinforces the distribution of paid and unpaid labour and passes it on from generation to generation.

In the current economic paradigm, social status is derived from the maximisation of tangible monetary values. This is reflected in economic theory that emphasises paid labour and maximisation of utility derived from consumption. Responding to this culture, the high status of the workplace has drawn women out of the household, but the low status of the household has hindered a reciprocal wave of men into the domestic sphere. As women work double time in the workplace and at home, women’s health suffers along with children and other community roles that are being lost in the equation. In the labour market, women are mainly found in occupations with stereotypical female traits which are rewarded with lower wages. The same stereotypical views also make women unfit for leadership in the eyes of both genders.

Feminist economics can stem from either a liberal or a socialist point of departure, but it should include a forceful rejection of gender stereotypes about economic and social behaviour which rests on at best, a weak scientific foundation. Feminist economics should also recognise that policies that encourage women’s labour market entry take society at most half way towards a system where men and women can freely chose their economic roles.

True emancipation lies in a realignment of the status hierarchy between human activities which holds the promise not only of gender equality but also of true maximisation of well-being for all.



Joanna Rickne Ph.D and research fellow at “Research institute of industrial Economics”, with focus on; Labour Economics, Development Economics, Family Economics and Political Economics.



WEstart

MAPPING WOMEN'S SOCIAL ENTREPRENEURSHIP IN EUROPE

The social enterprise sector in Europe is growing. With social transformation at its heart, and more women leading social enterprise than traditional enterprise, does this sector have the potential to introduce a new way of approaching business that shifts the current growth-focused, masculine-dominated paradigm? Can social enterprise provide a more gender-equal and inclusive way of creating jobs, inspiring innovation and tackling social issues? The European Women's Lobby is on a mission to find out.

Within the context of the Europe 2020 Strategy, entrepreneurship is seen as a means of boosting employment; in particular to reach the European employment target of 75% for women and men throughout the EU by 2020. However, little focus is given to social entrepreneurship as a means of binding the social fabric to build sustainable communities and a means of also reaching another European target which consists in lifting 20 million people out of poverty by 2020.⁴ Additionally, while many initiatives to foster women's entrepreneurship have been developed at the European level, with the support of the European Commission, it is difficult to obtain an overall picture of women's entrepreneurship in general and women's social entrepreneurship in particular. More women and gender-focused research is needed.

The latest macro-level research on social enterprise by the European Commission found that, "social economy enterprises represent 2 million enterprises (i.e. 10% of all European businesses) and employ over 11 million paid employees (the equivalent of 6% of the working population of the EU): out of these, 70% are employed in non-profit associations, 26% in cooperatives and 3% in "mutual".⁵

Throughout Europe, social enterprises take the form of associations, social co-operatives, mutual, charities, voluntary organisations or private businesses; legal statuses vary from country to country. According to the European Commission, social enterprises tend to operate in the fields of work integration (training and integration of unemployed persons), personal services (e.g. childcare services, services for elderly people, 'proximity' services, and aid for disadvantaged people) and local development of disadvantaged areas (e.g. social enterprises in remote rural areas, neighbourhood development/rehabilitation schemes in urban areas).⁶

Ultimately, however, there is no universal definition of social entrepreneurship, or of social enterprise; what counts as social entrepreneurship or as a social enterprise varies from country to country. This is one of the main reasons why it has proven difficult to get a good sense of the social enterprise eco-system in Europe.



Emily Usher Shrair Project Manager Emily Usher Shrair is a British-American gender specialist and social entrepreneur with expertise in women's social enterprise and socio-economic policy. She recently completed a Masters degree in Gender and International Development on a Fulbright Scholarship at the Institute of Development in Brighton, UK, and has a BA in Gender Studies and International Relations from Mount Holyoke College in the United States.

⁴ In 2012, 124.5 million people, or 24.8% of the population, in the EU were at risk of poverty or social exclusion, compared with 24.3% in 2011 and 23.7% in 2008 – see Euro Stat News release STAT/13/184, 5 December 2013. 26.9 % of women are poor and excluded, compared to 24.8% of men – European Commission, Report on progress on equality between women and men, 2013 SWD(2014) 142 final, 14/4/2014 - ⁵ <http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/social-economy/> - ⁶ <http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/social-economy/>



In terms of gender equality, research by Social Enterprise UK shows that twice as many women run social enterprises than lead small businesses. Additionally, new research has shown that “when it comes to new market creation – entering/pioneering new markets, women seem to be taking the lead over male social entrepreneurs. More specifically, 62% of social ventures run by women were the first to provide this kind of service or product in their region, country or worldwide.”⁷

Research has also found that women are more represented in social enterprise than traditional enterprise (38 percent versus 30 percent).⁸ However 62 percent—in other words, the majority—of social enterprises are still led by men. Women social entrepreneurs continue to face the same barriers to success as women undertaking traditional entrepreneurship, including lack of access to funding and absence of networks and role models. Furthermore, men continue to access social funding for social enterprise start-ups at a much higher rate than women.⁹

Scholars attempting to explain why there are more women in social enterprise than in traditional enterprise have often fallen back on stereotypes about women as being naturally more nurturing or inclined towards social activities than men. However it is a dangerous essentialism to conclude that something about women’s biological nature leads them to be more interested in social endeavours, and there is no evidence that this is the case.¹⁰

Social enterprise, as a new sector, may provide fewer barriers to entry than traditional enterprise, which has been historically male dominated. Additionally, the participatory and collaborative nature of social enterprise may be more attractive to women, who, across cultures, are expected to bear the brunt of care work, in addition to any income generation they undertake.

Ultimately, more research is needed to answer these questions.

This is where the European Women’s Lobby comes in.

On November 19th, the United Nations Global Day on Women’s Entrepreneurship, the European Women’s Lobby launched our latest project WEstart: Mapping Women’s Social Entrepreneurship in Europe. The core aim of the new, privately funded, year-long pilot project is to gain a better understanding of the situation and state of play of women’s social entrepreneurship in Europe.

Focusing on ten European countries, WEstart is the first step in a longer term strategy to help foster women’s social entrepreneurship by connecting social entrepreneurs and advocating for policy change that supports women’s leadership in this growing sector. The study will look at barriers to women social entrepreneurs across the studied countries, examine the social and economic impacts of specific initiatives and provide a portrait of the eco-system. It will also seek to explore the potential of social entrepreneurship business models for transformational social change and the promotion of gender equality.

European Women’s Lobby wants to bridge the gap in gathering evidence and knowledge with regards to women’s social entrepreneurship in Europe. At the end of the project we want to be able to present an overview of how women in the ten countries we are focusing on are using social enterprise and social entrepreneurship as a tool for empowerment and economic independence.

⁷ Huysentruyt, M. (2014), “Women’s Social Entrepreneurship and Innovation”, *OECD Local Economic and Employment Development (LEED) Working Papers*, No. 2014/01, OECD Publishing. DOI: 10.1787/5jxzkq2sr7d4-en - ⁸ <http://www.independent.co.uk/news/business/news/special-report-social-entrepreneurship-its-boom-time-for-businesses-with-heart-8707525.html> - ⁹ <http://evpa.eu.com/blog/developing-a-21st-century-culture-addressing-barriers-for-women-social-entrepreneurs-in-accessing-finance/> - ¹⁰ <http://www.birmingham.ac.uk/generic/tsrc/documents/tsrc/working-papers/working-paper-72.pdf>

What motivates them? What barriers do they face?

Is social entrepreneurship a promising avenue through which women can empower themselves and others?

If so, how can we at the European Women's Lobby use our organisation as a platform to help promote social entrepreneurship, and connect women to the tools, resources and information that they need?

➤➤ Ten consultants will begin undertaking country specific research in January, with mapped countries including Ireland, United Kingdom, Germany, France, Spain, Bulgaria, Sweden, Lithuania, Hungary and Italy. The project will be undertaken using a feminist lens, and according to European Women's Lobby feminist IMPACT principles, which emphasize Inclusivity, Measurability, Participation, Accessibility, Collaboration and Transformation.

Throughout the course of the project we aim to:

- Identify and map women's social entrepreneurship initiatives in Europe in 10 countries as a pilot which could subsequently be carried out in the remaining EU Member States and accession countries.
- Establish an overall picture of the activities carried out and how these respond to women's empowerment in and sustainable growth of communities.
- Establish a data bank of female social entrepreneurs working to empower women.
- Give visibility to women's social entrepreneurship within entrepreneurship development in Europe.
- Provide links and facilitate networking between and among women's social entrepreneurship in Europe.
- Identify key recommendations for policy makers to support women's social entrepreneurship in Europe.

Through the dissemination of our findings, we want to increase the visibility of women's social entrepreneurship, specifically as it has the potential to be a tool for women's empowerment and gender equality. Ultimate we hope to use what we find to support opportunities to further develop mutual learning, transnational partnerships, mentoring, transferring knowledge and skills, identifying good practices and providing new employment and business opportunities to women across Europe.

A new Purple Pact

A NEW IMPETUS for gender equality

THE EUROPEAN WOMEN'S LOBBY'S CONTRIBUTION TO THE MID-TERM REVIEW OF THE EUROPE 2020 STRATEGY - CALLING FOR A FORWARD LOOKING VISION FOR THE REMAINDER OF THE DECADE.

The European Women's Lobby (EWL) welcomes the opportunity to contribute to the Mid-Term Review of the Europe 2020 Strategy and calls for a forward looking vision for the remainder of the decade.

The European Women's Lobby regrets that a gender equality dimension was omitted from the onset of the Europe 2020 Strategy for smart, sustainable and inclusive growth in 2010, despite the fact that many studies were produced at the time showing women's contribution to the economy for sustainable and inclusive growth. The EWL's contribution to the future of the EU2020 Strategy in 2009, also stressed the urgency of a strong gender equality framework to steer the EU in the next ten years, particularly in the context of the crisis which was unfolding at that time.

However, the European Women's Lobby welcomes the positive signals acknowledging that gender equality remains a core value of the EU. In particular, the European Women's Lobby warmly welcomes the recent letter submitted by the Swedish government on behalf of 19 EU member states calling for a gender equality pillar within the EU2020 governance framework. Subsequently, the next phase of the EU2020 Strategy and the European semester architecture should be more explicit to steer and guarantee women's rights and gender equality in this rapidly changing environment.

Since the launching of the EU2020 Strategy in 2010 the world has changed considerably both within the European Union and globally. These changes can also bring new opportunities, particularly with regards to strengthening women's rights both at EU and international level. 2015 is a key milestone which the EU should seize to build on for the remainder of the EU2020 Strategy and beyond. The Beijing Platform for Action, endorsed by all Member States in 1995, provides a platform for the EU to reconfirm and strengthen its commitments and actions to make gender equality a reality in the EU by 2020. It should also underpin the renewal of the Commission's own Strategy on equality between women and men. At the same time, the renewal of the Millennium Development Goals in 2015 will adopt a stand-alone objective on gender equality. These key milestones provide the basis to make gender equality a global political goal, which the EU has a major role to play both at EU and international level.



Mary Collins Socio-economic Policy Officer at European Women's Lobby.



The EWL's contribution to the mid-term review of the EU2020 Strategy contains two parts. The first looks at the past four years and provides a critical analysis of the Strategy and Semester architecture from a gender equality perspective. The second part looks towards the future and provides recommendations for the next phase of the Strategy particularly the gender equality pillar in the form of a new Purple Pact.

A selection of recommendations:

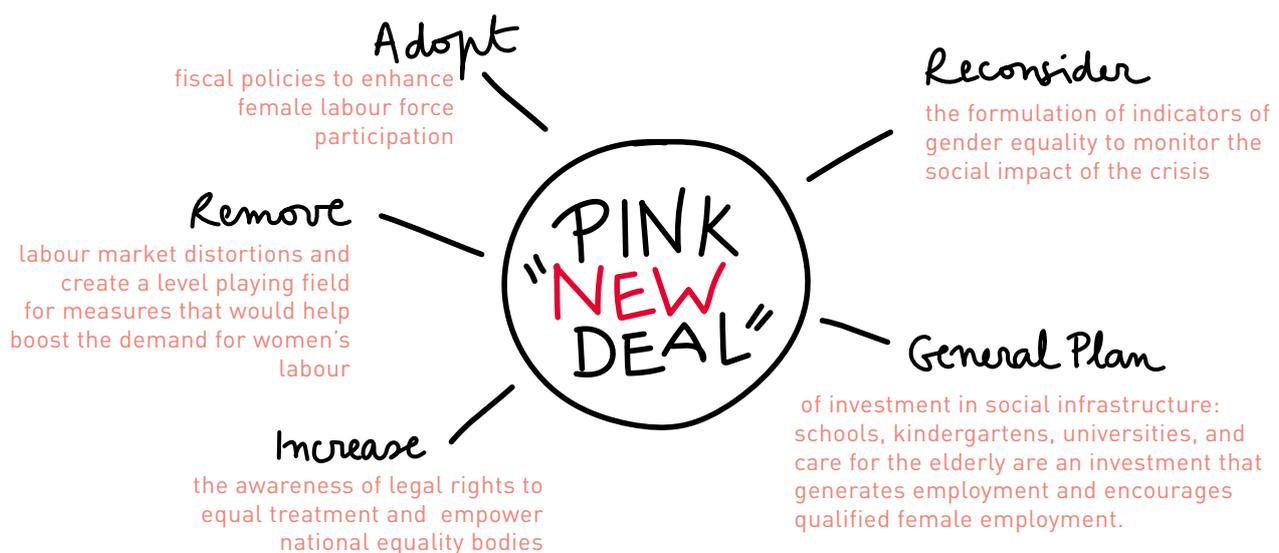
- Integrate a gender equality perspective into the whole European semester process by taking into account women's needs and situation in the policy guidance given in the Annual Growth Survey and Country-Specific-Recommendations by integrating a gender impact assessment in the assessment of national policies and macro-economic developments.
- Develop gender disaggregated data and methods of analysis, which allow to monitor the impacts of changes in taxes and benefits on individuals, not only on a household basis.
- Assess the impact on women of planned and currently implemented austerity measures in all Member States and include concrete measures targeted at women to counter these impacts. Integrate national Gender Equality Targets including National Action Plans for Gender Equality in the CSR's as a crucial tool for gender budgeting
- Include women, especially feminist economists in economic policy planning at the European and national level and take binding measures for the equal representation of women in economic decision-making;
- Use gender budgeting tools to plan, implement and evaluate all public budgets to ensure the effectiveness and equal outcomes of public spending;
- Apply the Inter-institutional Agreement between the European Parliament, the Council and the Commission with regards to annual budgetary procedures under the MFF 2014-2020, which calls for greater gender-responsive elements to take into account the ways in which the overall financial framework of the Union contributes to increased gender equality, and ensures gender mainstreaming.
- Establish permanent gender budgeting units within finance ministries and within ECFIN in the European Commission, which works in collaboration with the state machinery for gender equality
- Use consistently the country-specific recommendations to enforce specific actions to improve women's situation, to point out the gendered impact of proposed policy measures, and to encourage more systematic gender mainstreaming in the NRPs, including in the macroeconomic policies.

Subject all budgetary and taxation measures under consideration to a gender impact assessment, whereby a full distributional analysis is undertaken to identify how women and men and different groups are likely to be affected. The assessment must include consideration of how the unequal effects identified can be mitigated and eliminated. Correct proposed budgets in light of gender impact assessments to ensure equal outcome.

Towards a “PINK NEW DEAL”

The PINK new deal - as any deal - must be “signed” by all actors involved: women’s rights movements, policy makers (at national and international level), economists, consultants, etc. At this particular time of the European public life, it is useful to focus on the identification of useful tools to achieve real gender equality, for instance; to act only on the labour market, and its rules? Operate by specific forms of taxation? Or call into question the whole division of care work at home and outside? And in any case, what are the duties of governments, central and local, and those of businesses and trade unions?

All parties should formulate answers to these questions which then could emerge in to a setting of economic policy, a so-called “pink new deal”, recalling the “Roosevelt” way out from the biggest recession in history, that of the 1929.



Marcella Corsi holds a Ph.D. in Economics from the University of Manchester (UK) and a degree in Statistics/Economics from University of Rome “La Sapienza”. She has worked as consultant for European Commission, European Parliament and OECD, and for several Italian institutions. She is member of the Scientific Committee of Fondazione G. Brodolini and Fondazione Risorsa Donna. She is among the founders of the web-magazine inGenere www.ingenere.it. Her research activity mainly focuses on issues related to Social Inclusion, Social protection and Income distribution (often in a gender perspective). In this field of study, she is the author of several articles published in English and Italian and she is currently one of the scientific coordinators of the European Network of Gender Equality Experts www.enege.eu.



THE GENDER GAP IN PENSIONS: *A looming challenge?*

“... the great dilemma of my mother’s life had been to glimpse at freedom too late, at too high a price. She was of a generation for which the rules changed halfway...”

Claire Messud
2013, *The Woman Upstairs*, A Novel, Virago, St Ives.

As societies are beginning to cope with the challenges of ageing, they are confronted by an unexpected paradox. Though women form the greater proportion of older people, the institutions of retirement were designed (once again) with men in mind. As Simone de Beauvoir noted more than a generation ago (in *The Coming of Age*) *“What we have here is a man’s problem... When there is speculation upon old age, it is considered primarily in terms of men. In the first place, because it is they who express themselves in laws, books and legends”*.

This paradox went unremarked for such a long time partly because it was thought that the world of work was where emphasis should be put. Once that was put right, the optimistic reading went, the world of retirement would follow. In this view, pension systems are neutral filters, simply reflecting what happens in employment. Solving the pay and earnings gaps cannot but solve any subsequent gap in pensions. It’s just a matter of time and a little patience, before improvements show through.

The roots of this complacency can be sought in two directions:

First, complacency about the nature of pension systems. The expectation that pensions would act as a neutral (and possibly even corrective) filter of what happens in employment explains why we know a lot about earnings and pay gaps for those still working, and rather little about their ‘sequel’ in old age – the gaps in pension entitlements. Pension gaps, according to this view, can contain little that we do not know already from having studied earnings gaps.

Second, complacency about the nature of the family and relations within it. Women’s economic independence as a distinct policy goal has received relatively little attention. Social policy concentrated on poverty and deprivation, both usually approached at the level of the household, rather than the individual. In statistical terms, all family incomes are added and then divided equally among members. This process, by ignoring who brings home what income, implicitly



Platon Tinios Research Associate at ELIAMEP, economist and Assistant Professor at the University of Piraeus.

assumes that the family can be trusted to treat its members fairly. What that means in practice is that two separate situations are judged as equivalent: One where a woman receives her own pension after 65, and one where her husband receives the same amount as a married person's supplement to his own pension.

Is such complacency – that things would right themselves 'automatically' - supported by the evidence?

A study published by the EU commission in 2013, by Francesca Bettio, Platon Tinios and Gianni Betti¹¹ attempted to tackle this question using comparable survey data for the countries of the EU. They looked at that part of the population relying on pensions (individuals over 65 years of age) and computed the pension gender gap in a manner directly analogous to the earnings gap: The percentage by which women's average pensions were lower than men's average pension for each country. The top half of Figure 1 charts the pension gender gap computed with EU SILC data, while the bottom half contrasts it with as with the gender pay gap (from the Structure of Earnings survey using hourly pay).

The data in the figure are sufficient to dispel any complacency about pension inequality: Gender gaps in pensions are very wide; the EU average is 39 %, a figure more than double the pay or earnings gaps. Pension systems are far from neutral filters; suffice it to point out that the country with the lowest pension gap (Estonia) was also the one with the highest pay gap. Equally, gaps across the EU exhibit very wide dispersion which does not lead itself to easy generalisations; the lowest is 4 %, the highest almost 50 %.

In some countries (MT,ES, GR, BE) many women have no access to pension at all

So in those countries gaps in coverage are a key driver of changes. As in the US, in those countries with a large occupational pension component, access to these pensions was a major driver in gender inequalities. Survivors' pensions for those countries still relying on them are an important equalising influence at very old ages. Finally, the data showed no clear trend for gaps either to open or to close systematically with time.

This picture of pension gender imbalance is not the outcome of a single set of factors. In the EU member states today, we see at the same time and in different proportions three distinct sets of influences: We see vestiges of old inequities that today's older population suffered in their life – such as the impact of past discrimination. We see premonitions of problems that may become more common in the future – such as closely linking contributions and benefits acting to magnify earnings inequalities. Finally, we see 'collateral damage' of past pension reforms which had a greater impact on women than men. The progress of pension reforms in Europe since 1990 means that today's retired population is in a vulnerable position. They worked under one system and will collect under another; they are thus protected by the internal logic of neither system.

What can we do about gender pension gaps? Having noted a gap in policy radar screens, the obvious first step is that pension gaps are measured, monitored and understood. This could lead to defining a set of good practices that could limit or perhaps even prevent major pension gaps.

WILL THIS 'PARAMETRIC' TINKERING BE SUFFICIENT? OR IS THE ISSUE DEEPER: HAS THE CONCEPT OF RETIREMENT BEEN SO MOLDED TO A MEN'S WORLD, THAT IT CANNOT EASILY ACCOMMODATE WOMEN'S REALITY? TIME WILL TELL WHETHER WE NEED TO RETHINK RETIREMENT AS PART OF A WOMEN'S WORLD.

¹¹ Gianni Betti, Francesca Bettio and Platon Tinios, 2013, *The Gender Gap in Pensions in the EU, report for DG Justice, March 2013* http://ec.europa.eu/justice/gender-equality/files/documents/130530_pensions_en.pdf. This approach is extended with newer data in F. Bettio, G. Betti and P. Tinios, forthcoming 2015, *Unequal Ageing in Europe: Women's Independence and Pensions*, Palgrave Macmillan,

lessons FROM FEMINISTS & WOMEN IN THE GLOBAL SOUTH

The globalization of structural adjustment programmes

As has been demonstrated, structural adjustment programmes (SAPs) imposed by international financial institutions (IFIs) on Global South economies and governments' development agendas have been implemented for more than five decades, with a devastating impact on women and men on the ground.

Feminist activists and scholars of the global South have also noted that the growth-driven conditionality characterising the new wave of SAPs is leading to a disempowering shift in global governance. This disempowering shift has resulted in a weakening of governments' ability to enforce labour rights, implement policies to promote social and gender equality, and environmental sustainability, and redistribute wealth in an equitable way. Other policies pushed through by SAPs, such as privatisation of social services and charging fees for public services like primary education and health care have tended to hit women hardest (Mutume, 2001).

In this context, the new wave of SAPs must be understood as another mechanism through which neoliberal capitalism is attempting to maximise profit by all means and regardless of the social and environmental impact. For example, most recently, Jamaica, Ghana and the Ivory Coast have imposed austerity measures as a condition of financial support, with most of the cuts taking place between 2010-2012 (Lethbridge 2012:5).

Worryingly, conditionality-driven austerity is expanding throughout the global South. In the so-called Arab Spring countries, the new generation of SAPs has led to wage cuts and to the reduction of public spending in social services. There, the shrinking of the State has affected women in particular. Their vulnerable position in labour markets (a considerable number of women are found in highly informal, casual low-skilled and poorly paid jobs) has led to enhanced precariousness for them. Women have been also bearing the burden of conditionality-driven austerity packages: prices for food and fuel have increased, along with reliance on family networks for social protection. Due to women's socially assigned role as care giver, their household workload has also increased.

Similarly, in Ghana, two generations of SAPs, from Poverty Reduction programs during the 1980s and 1990s (PRSPs), to what is locally known as the Economic Recovery Programme (ERP), have meant the imposition of flat consumption taxes such as VAT, and changes in the patterns and levels of state expenditure. Ghana's ERP achieved some measure of economic growth, infrastructural rehabilitation and some institutional reforms. However, the reforms have been accompanied by labour retrenchment, the informalisation of work (where women



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are usually overrepresented), the removal of subsidies and the institution of user fees in basic services including water, electricity, education and health (Lethbridge 2012:5).

In Honduras, the new wave of structural adjustment policies in the past four years has brought about additional reductions in subsidies, wage cuts and pension reforms. Honduran academics had already described these measures as of 'little Honduran character' back in the 90s, in the first wave of adjustment programmes negotiated with the World Bank (Noé Pino, n.d.). These adjustment packages led to reforms in national legislation, which aimed at promoting exports and foreign direct investment, the new engines of growth in the country (as opposed to stimulating internal markets).

The implementation of austerity packages resulting from SAPs required the restriction of trade union activity.

Forced devaluation of the Honduran currency made imports more expensive, thus increasing inflation, which, Honduran academics argue, clearly favoured economic elites (the business class, and particularly the exports sector).

In addition to legal and economic reforms, SAPs have also reshaped the political and policy landscape in the global South. In recent years, the Honduran Congress has implemented various decrees which contravene international labour standards, abolishing rights including minimum wage, maternity rights, payment of bonuses and certain entitlements to social security. Currently, the government is discussing a new Social Security bill which will privatise social services. Honduran women's groups are concerned that this will affect gains made by workers on incapacity benefits and pensions.

Despite abundant evidence that SAPs run counter to women's rights and are detrimental to the achievement of gender-just sustainable development goals, governments have not reviewed their macro-economic policies in the light of rigorous gender and intersectional analysis (of multiple discriminations against women) resulting from the impact of external conditionality. At the micro level, evidence shows that external conditionality can exacerbate gender tensions between men and women, in particular in countries undergoing systemic transformation, as is the case with Small Pacific Island Countries (SPICs).

In this region, SAP-led policies have failed to consider the transition from bartering to cash based economies and the role of customary laws and traditions in gender interactions between men and women. In Melanesian countries in particular, self-sufficiency is ensured by barter rather than cash-based transactions. In rural and some urban contexts, cash incomes are not the main means to sustain families and communities. As the International Women's Development Agency (IWDA, a women's network based in Australia) points out "subsistence agriculture, gifting, barter and voluntary activities underpin economies in Melanesia."

In SPIC countries, SAPs have overlooked the important fact that cultural norms affect women and men's status in the economy, determining who has access to and control over productive assets, whose voice will be heard in political and policy decision-making processes, and who will benefit from the promised economic prosperity and who will not. Moreover customary laws deny women access to land tenure.

In some countries, patrilineal inheritance has even been given legislative status (Waring 2010:4), overlooking the fact that in the "traditional land ownership model, women could own and cultivate the land" (Hakena 2014:62).

Pacific women warned against the devastating impact of structural adjustment during the 1980s and 1990s, which led to public sector rationalisation measures, marketisation of social

services such as health and education, and the retreat of governments' to create space for private sector investment in these areas. For Pacific women this meant additional burdens, as they had to assume the responsibility of caring for the aged and infirm. This increased domestic pressure within families and placed additional labour and economic burdens upon women (George et al, n/d: 1). They have also warned that given the region's high level of indebtedness and dependency on foreign markets, the development paradigm promoted by SAPs in the small Pacific Islands will not respond to the region's urgent needs for gender-just sustainable development, all of which require long term public investment.

In the Global South, the new wave of SAPs has also contributed to the expansion of corporate-led trade and investment in particular, in the area of extractive industries. Evidence from the field shows that the expansion of extractivism in the global South has exacerbated social conflict and contributed to new forms of violence against women and girls on the ground. One of these forms of violence is the loss of ownership and control over resources, such as fertile land, water and energy. These resources are key for women to ensure sustainable livelihoods for themselves and their families and their loss cannot be replaced or compensated for financially (GAIA, 2014: 10).

To women, the threats resulting from corporate-driven extraction of natural resources range from destruction of the local environment, and sexual and economic violence, to serious consequences for human health, including their reproductive health.

Dangers have been amply noted, as is the case with the gold extraction in the highlands of Guatemala, extraction of natural resources in the Democratic Republic of Congo, in the Philippines, in Colombia and Papua New Guinea. In these countries and many more, extractivism has been fuelled by projects and programmes promoted by the World Bank and the International Monetary Fund, and has contributed to increasing violence and legal impunity. Even when extractivism produces economic growth for a specific region, as the expansion of the mega-mining industry in the North of Chile shows, it is often done to feed a development model that is over-consumerist, highly depredatory of ecosystems, and extremely dangerous to human health (Aedo et al., 2004:17-17).

WoMin, an African network working to empower women miners, has demonstrated that extractivism is inherently violent; and the violence it produces is most palpably registered by poor women who are often pushed to mining sites in an attempt to escape poverty and unemployment. In sub-Saharan Africa, the impact of growth-driven extractivism is disproportionately borne by peasant women, who are responsible for domestic food and water production, in addition to providing care for their households, families and communities (WoMin, 2013).

Responses by women and feminists in the Global South: what is the transformative potential of their proposals?

When structural adjustment policies were imposed, many women in the global South were already living in conditions of poverty and multiple discriminations, and under political regimes with limited civil and political liberties which increased their disempowerment. Despite multiple constraints, they are building and implementing alternatives for economic and gender justice on the ground. As the following section shows, their struggles to resist austerity and to propose alternatives are not only commendable but, most importantly, worth learning from.

The transformative potential of women's proposals to SAPs vary in scope and nature. Some experiences focus on achieving alternative economic empowerment within the current neoliberal economic model; others seek to ensure that the current growth model also delivers sustainability and protects human rights. A third strand proposes anti-systemic economic alternatives with a clear rejection of the current model of capital accumulation.

Women organising to defend lost rights

A common strategy to address the loss of bargaining and purchasing power of women workers in a wider context of deepened gender disparities caused by SAPs are women-led trade unions.

Sikhula Sonke in South Africa is a case in point. It grew out of the Women on Farms Project that has been educating and mobilising women agricultural workers in the Western Cape since the early 1990s. Adjustment measures in South Africa have meant poor or non-existent provision of basic services such as electricity services, housing and piped water facilities for millions. Following the introduction of cost-recovery policies for public services and the massive job losses caused by trade liberalisation, Sikhula Sonke and other civil society organisations initiated the 'No Land! No Vote!' campaign to express a vote of no confidence in the range of political parties on offer in the 2004 general elections. Sikhula Sonke's role has been crucial in bringing the voices and views of women farm workers to this coalition and more generally to South African social movements, and to position high in their agenda issues such as violence against women at work and elsewhere.

Like Sikhula Sonke, the Collective of Honduran Women (CODEMUH), has mobilised thousands of women workers in maquila (textile) factories that flourished following the establishment of Export Processing Zones. CODEMUH has stood up to the various negative effects old and new SAPs have had over the population, and particularly over women, since 1989. Their coordination of efforts of women workers has been successful in achieving recognition amongst maquila factory owners and policy-makers of widespread occupational health problems in the industry and has achieved hundreds of job relocations for affected women. However, challenges ahead are ever-growing as trade is increasingly liberalised: a recent shift in working patterns has been imposed in the maquila industry that now obliges workers to do 4 consecutive shifts of 12 hours, followed by 4 days of rest, is illustrative of such challenges.

Women organising to make women's agendas for a gender just economy visible

In Nicaragua, feminists weren't caught by surprise by the latest wave of SAPs as women have endured such measures since the early 90s. Between 2005 and 2008 a broad coalition of 14 women's organisations working on economic rights came together to reflect, dialogue and propose concrete solutions to the lack of gender mainstreaming in the country's economic policies. The result was a study: 'Nicaraguan Women's Economic Agenda', a tool for collective advocacy that seeks to shed light on the role of the women's in economic growth as well as on the policies required for their integration in the labour market and for the realisation of their economic rights and of gender equality in the economy. Gender discrimination, it is argued in the Agenda, is at the core of the different impacts that so-called 'stabilising' macro-economic policies (including SAPs) have on women and men.

More recently a similar effort has been carried out at the regional level. Fourteen women's organisations across the Central American region and two mixed trade unions come together in 2014 to pool their expertise of resisting adjustment measures, such as the flexibilisation of the labour market which deepens gender discrimination as women are overrepresented in flexible, highly precarious work. The final report, 'Women's Agenda for the Rights of Maquila Workers' argues that sustainable economic growth is possible only if the gender gap in labour market is bridged. It also denounces sexual harassment and violence against women in the workplace and demands that maternity leave subsidies are provided.

Women proposing a gender just and caring economy

Some feminist groups and scholars are demanding a radical change that will bring about a new economy, one that not only applies gender analysis and integrates women, but that is also aligned to the principles of a just, and caring economy. Magdalena León, from the Latin-American Network 'Women Transforming the Economy' sees an attempt to commercialise the care economy behind the International Monetary Fund claims that the State should take the responsibility for it (Dossier IV Congreso Economía Feminista, 2013).

To these groups, a gender just and caring economy means an economy which puts people first; an economy which is not only about full employment, but also examines the root causes of women's subordinated status in markets (labour, financial, agricultural); an economy that understands the interrelation between production and reproduction, and incorporates women's contribution to both on equal terms with men, and without any form of discrimination. Put simply, women from the global South are implementing grounded alternatives for a gender just economy which highlight values such as reciprocity, complementarity and solidarity; all this within a broader canvas that embraces caring for nature and preserving our global common goods.

In Guatemala, grassroots women have responded to the burden originating from SAPs through two effective strategies: a women-defined use and management of water and a Politics School of Women. These strategies were urgently needed after SAP-led water privatisation deprived women of their right to adequate water for production and social reproduction needs. For example, San Pedro Carchá, a bountiful, tropical land with rainfall 9 to 10 months a year, saw its river, the Cahabón, walled up following its privatization. As a result, the Q'eqchie women had to walk up to 4 hours a day to fetch 2,5 litres of water from a deep well they have to climb down to, putting their lives at risk. A Politics School of Women has been organised there, where women become educated and leaders of their own communities. The School has managed the construction of 500 cisterns (8000 litres) for households to harvest rainwater using eco-friendly materials. This initiative does not only save women the walk, the risk and the time to collect water – thus freeing them to carry out other activities; it has also politically empowered hundreds who now lead various aspects of community management and even advocacy work. Their initiative also speaks to various environmental justice principles such as the circular economy and demonstrates that gender just alternatives to SAPs driven economic development are feasible (WIDE, 2011).

Sharing and caring: women's vision of a transformative economy

As a response to the impact of SAPs, women have been working and mobilising to transform local economies in ways that are empowering to women, contribute to community well-being and to environmental protection.

In Colombia, community enterprises were set up to strengthen rural economies following alternative models to that of micro-entrepreneurship. Women in community enterprises such as 'An agrarian future for Circasia' or 'Ulloa Women', sow, harvest and produce foodstuffs both for consumption in their households and for selling at the local market or for bartering. Members of the enterprise are very committed to the process and seek the best quality of life for their partners as well as community development. Moreover, women have been sensitised and their capacity built to be involved in the development process and to secure their own spaces. These endeavours span not just agrarian economic activity, but others like mining and textiles too. Their activities go beyond income-generation and economic empowerment for women, aiming also at improving and strengthening community's social fabric and economic relations, thus creating an alternative to individualism and consumerism. In addition, locally and regionally there have been changes in discriminatory practices and attitudes towards women, with men's ideas and attitudes about masculinities shifting towards

more equality-based ones. Clearly, they are achieving transformational shifts locally, regionally and nationally.

Similarly, in the Pacific region, indigenous women have organised around an initiative called the “women’s savings clubs”, an alternative micro-model that challenges the idea of consumerist, individualistic micro-finance schemes promoted by SAPs, and promotes a practice of collective savings for women’s needs as well as for the well-being of their families and community. This model is inspired by their community culture and collective values such as solidarity (caring for oneself and for others’ needs), equity in distribution of produce and surplus, investing in environmentally-friendly technology (such as solar panels), and empowering women through leadership programmes, economic and legal literacy. Their initiative is transformative in the sense that it emphasises women’s agency in local economies as defined by poor women themselves, and not by external financial agents. They also want to push forward community-based economic systems that promote collective participation, equitable distribution of productive assets, and protection of environmental resources (Brisbane 2013).

Relocating grassroots women as transformative agents of knowledge

At the micro level, women in the global South are responding to the serious consequences of structural adjustments, and in particular, to the disenfranchising impact of corporatized trade liberalisation through several strategies. One strategy is to develop the skills of their grassroots members so that they can document abuses by transnational companies on women and the environment, and from there make policy recommendations for gender just development that can be scaled up by local authorities. Their research methodologies are participatory, build on women’s empirical knowledge of social, economic and cultural exclusion and empowerment, and are inspired by feminist and social justice principles. Overall, they seek to relocate grassroots women as key agents of knowledge in transformative gender just community development.

For example, two women’s grassroots organisations, the Leitana Women’s Development Agency in Papua New Guinea, and the Cordillera Women’s Education Action Research Center in The Philippines have joined forces with a regional network, the Asia Pacific Forum on Women, Law and Development (APWLD 2014). Their strategic goal is to document and scale up grassroots women’s proposals on feminist development justice. To achieve this, they are implementing a feminist participatory action research methodology whose main objectives are to develop women’s capacity and skills to foster knowledge, data, tools and resources for women’s movements; secure space for advocacy to change laws, policies and practices; and create movements and collective pressure for structural change.

Conclusions

From ‘for women, by women’ responses to alleviate and fight back the erosion of women’s labour rights, to the generation of collective, grassroots advocacy tools to push forward women’s views on economic policy from a gender and intersectional perspective, all the way to proposals that seek to transform the economic system, women and feminists in the Global South are treading paths forward in the face of harsh structural adjustment policies and programmes.

The globalisation of structural adjustment programmes requires that feminists and women allies further develop and deepen our global solidarity but also that we coordinate our strategies, that we actively reach out to each other, and understand the common, globalised patterns of the attacks on women’s rights arising from the intersection of patriarchy, racism and capitalism.

What Women Want

- Economic rights and independence, including access to employment, appropriate working conditions and control over economic resources.
- Facilitation of women's equal access to resources, employment, markets and trade.
- Business services, training and access to markets, information and technology, particularly to low-income women.
- Strengthened economic capacity and commercial networks.
- Eliminate occupational segregation and all forms of employment discrimination.
- Harmonisation of work and family responsibilities for women and men.



How

DO WE GET THERE? THE EUROPEAN UNION

- Promote women's employment by effectively enforcing and strengthening EU equality legislation.
- Guarantee women's economic independence through individual rights to social protection and taxation.
- Protect all women workers, irrespective of their employment status, including pregnant workers.
- Combat women's poverty, including in-work poverty, and put an end to the gender pay and pension gaps.
- Democratised the EU semester process through the participation of the EP and women's organisations.
- Ring-fence funds to meet the overarching gender equality objective in the structural funds



Pay
precarious job
Inequality Care
Pensions **AUSTERITY** Solidarity
empowerment Vision
future Independence
feminist

WOMEN'S ECONOMIC INDEPENDENCE
IN TIMES OF AUSTERITY

the game



BOARD GAME RULES

Beat Patriarchy for a feminist victory!

YOU NEED : The game // A dice // At least 1 playmate

BEFORE YOU START

- Read me
- Cut out your character
- Place the character at the starting point
- Youngest participant starts

RULES

Throw the dice , move your character as many spaces as the dice indicates, follow the instructions on the space you land on.

...and you're good to go!

One tip before you start:

The answers to the questions might be found in the country profiles.

Setback

1- As a young woman without children you were just denied a job. The employer is concerned you might go on maternity leave soon... and that would cost too much for the company.

Miss the next two turns.

2 - You are pregnant and will leave on maternity leave. You are no longer invited to the informal gathering with your colleagues and you are no longer considered for the position of office manager.

Miss the next turn.

3 - You are 52 years old and work for the local authorities. The government has imposed austerity measures and cuts to public spending... You just got sacked.

Go to: "Poverty" and miss the next turn.

4 - You just turned 65 and are looking forward to a relaxing retirement, but as a woman you will enjoy a pension 39% on average lower than your male counterparts.

Go to: "Poverty" and miss the next turn.

Changes

1 -The Maternity Leave Directive has passed the European Council and has now been implemented. You are now rightfully and fully paid.

Throw the dice again.

2 -The equal pay movement 15:53 from Sweden is spreading all over Europe and has had a great impact on policy-makers.

Throw the dice again.

3 - The Women on Boards Directive has been implemented and you have equal opportunities to advance in your career according to your qualifications.

Take two steps forward.

4 - The European Commission has started to use a gender budgeting tool, which has shown that austerity measures have a worse impact on women than men and the Commission changes its recommendations to member states accordingly.

Throw the dice again.

1 - What percentage of lone parents in Scotland are women?

Found the right answer?

Throw the dice again.

2 - Women are overrepresented in the public sector – What percentage of public sector workers are women in Slovenia?

Found the right answer?

Throw the dice again.

3 - What percentage of social enterprises is led by women in Europe?

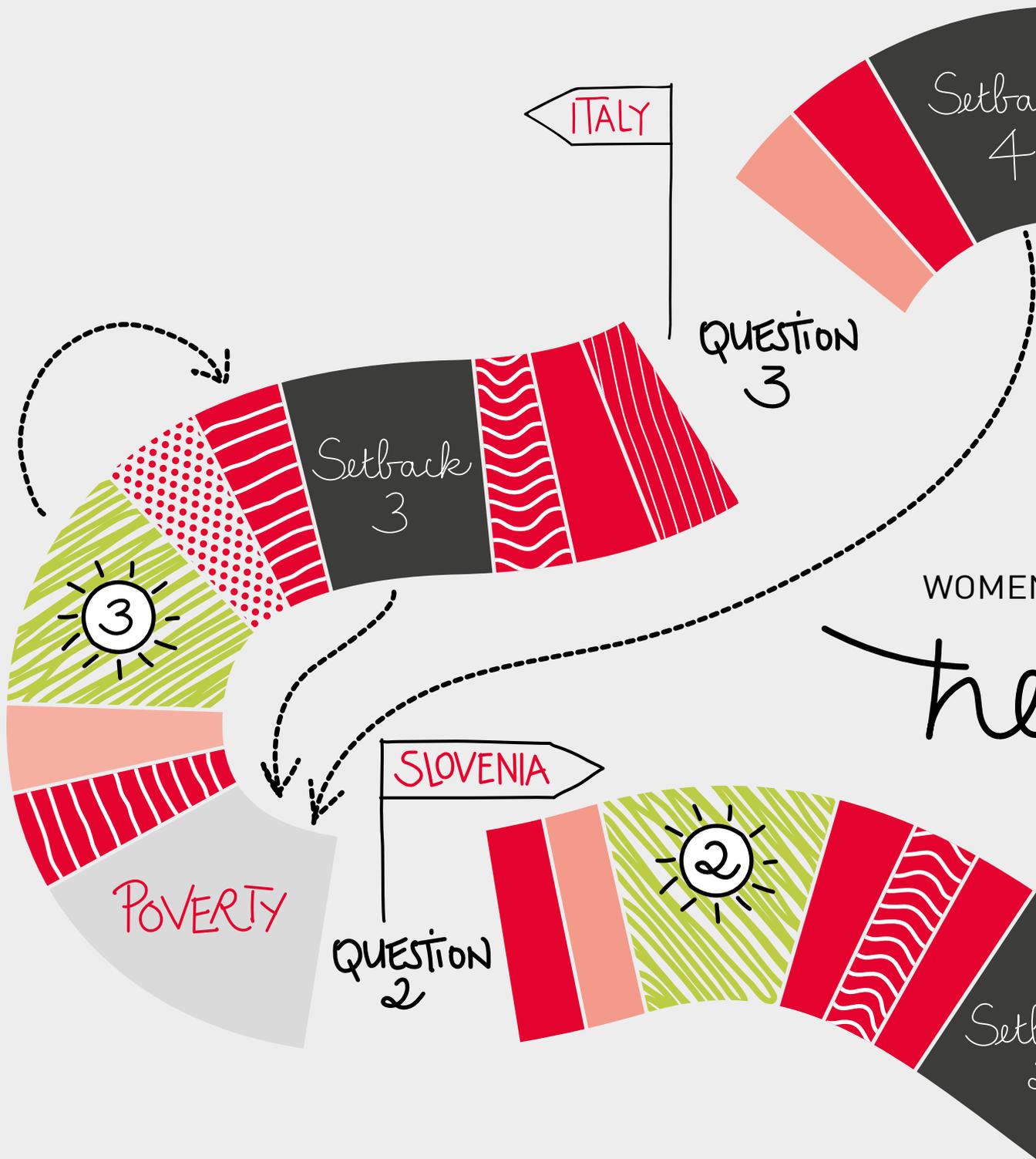
Found the right answer?

Throw the dice again.

4 - Who wrote: "What we have here is a man's problem... When there is speculation upon old age, it is considered primarily in terms of men. In the first place, because it is they who express themselves in laws, books and legends"?

Found the right answer?

Throw the dice again.



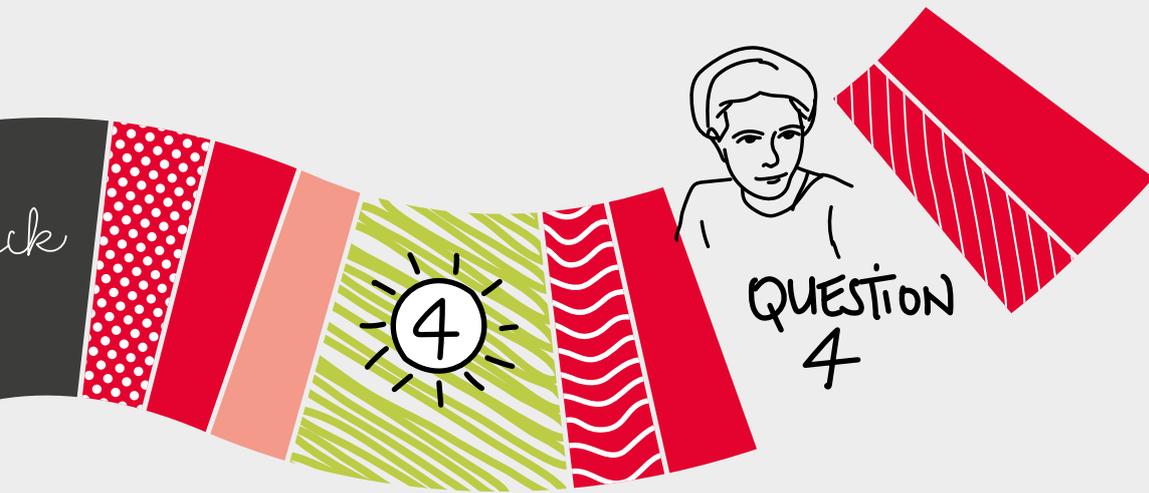
The 15:53-movement

The 15:53-movement is a collaboration where the women's movement, political women's associations and trade unions work together to put pressure on the government and employers for gender equal pay. The pay gap between women and men in Sweden is 13,9 %. This means that women work unpaid after 15:53 (3:53 pm), every day. On the 8th of March every year, thousands of people all over Sweden participate in a digital manifestation by posting the message: "After 15:53 women work for free - every day. It is time for pay all day". - Johanna Dahlin - organisation secretary Swedish Women's lobby.

POVERTY

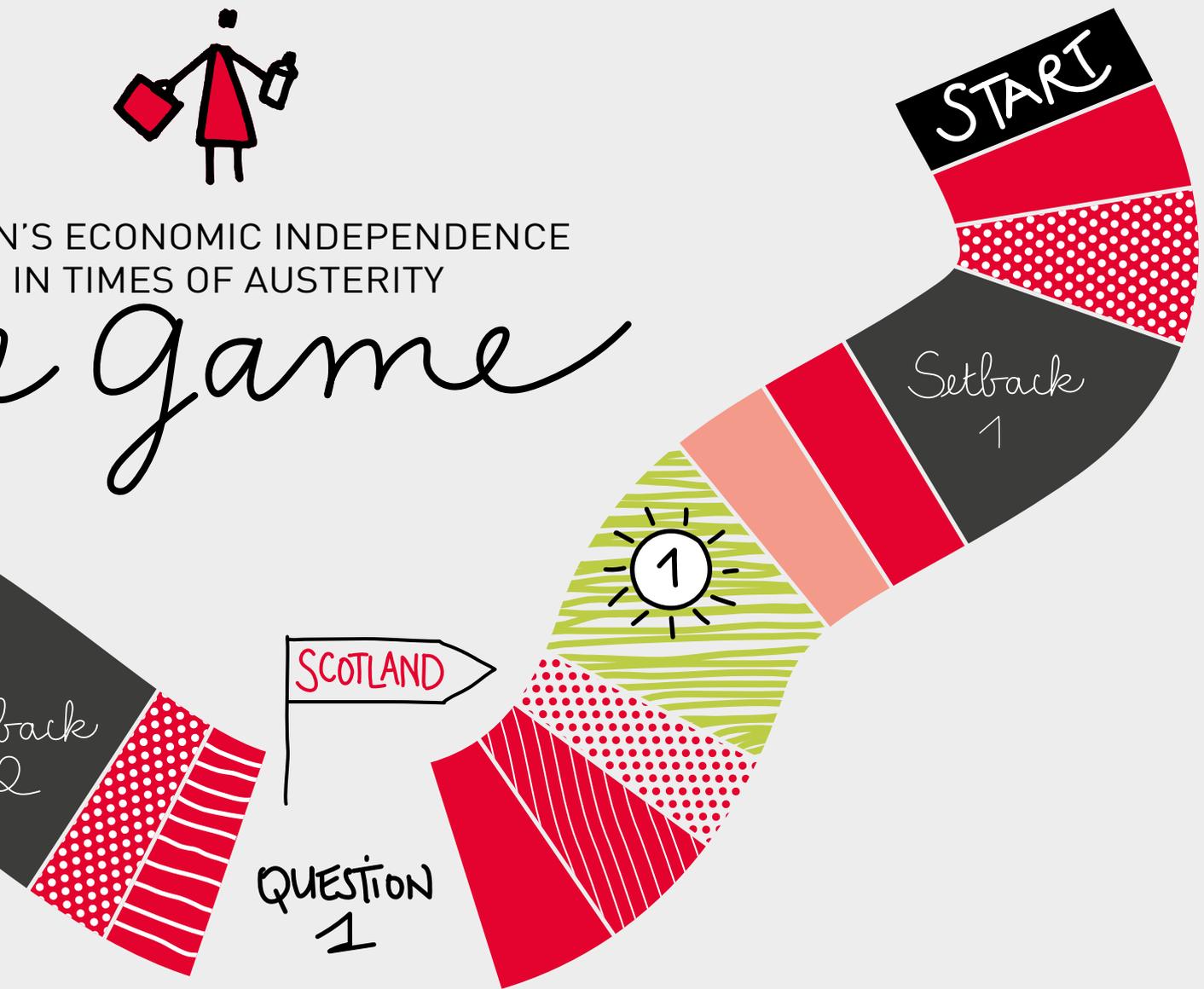
In the EU-zone the average gender pay gap is 16%, the pension gap 40% and 17% women in EU are at-risk-of-poverty, 2 percentages higher in average than men. ... leads to a large increase in pension gap... higher poverty risk...

Lower pay and pensions for women leading women in a position where she is more likely to be poor or are/becomes economic dependent of parents, male breadwinners or other parties - this is one of the core mechanisms driving, reinforcing and reproducing gender inequality.



WOMEN'S ECONOMIC INDEPENDENCE
IN TIMES OF AUSTERITY

Game



Characters cutting instructions:

