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# Oxfam International Discussion Paper



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## Paying the Price for the Economic Crisis

*Women workers in the developing world are paying a heavy price as the global economic crisis unravels their rights, their livelihoods, and their families' welfare – with knock-on effects that could last for generations.*

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## Summary

*New research by Oxfam International uncovers a hidden aspect of the global economic crisis – its impact on women workers in developing countries. Preliminary findings from Oxfam's research with women in global supply chains shows that the crisis is having a devastating impact on their livelihoods, their rights, and their families. Women are often first to be laid off, with employers leaving pay outstanding and evading legal obligations to give notice and pay compensation, and governments turning a blind eye, with devastating knock-on effects. Last year, women's wages were putting food on the table and children through school in millions of families. Now, the lives of women who were already suffering from poor labour conditions have become even more precarious.*

*Failure to act now, to protect the rights of women living in poverty from the economic crisis, will have a disastrous impact on global development in general, and women's rights, livelihoods, and families in particular.*

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## Introduction – women workers: the development engine of the world

New research by Oxfam International uncovers a hidden aspect of the global economic crisis – its impact on women. In February 2009, we spoke with women in global supply chains in ten countries across Asia and Latin America about how the crisis is affecting their lives and their families.<sup>1</sup> Their stories are sobering; they reveal the human, female face of a crisis that is too often discussed in terms of economic statistics rather than real lives.<sup>2</sup>

Oxfam's research suggests that global markets are pushing the costs of mistakes made in rich countries onto women and children in poor countries. As supply chains are squeezed by falling global demand, women in export manufacturing are often first to be laid off, with employers leaving pay outstanding and evading legal obligations to give notice and pay compensation, and governments turning a blind eye, with devastating knock-on effects. Last year, women's wages were putting food on the table and children through school in millions of families. Now, the lives of women who were already vulnerable and exploited have become even more precarious – and with them, the lives of their children.

This paper is a snapshot of the gender impact of the crisis in one sector – export manufacturing – but the impact on women is likely to be much wider. As global demand, access to credit, and aid flows fall, developing countries are experiencing declines in growth, export income, and remittances, putting pressure on public spending on health, education, and social safety nets. Women and children will bear the brunt of these cutbacks; in many countries, women are primarily responsible for looking after the family, yet have the least income with which to do so. For example, the World Bank has highlighted that women in 33 countries – almost half of them in sub-Saharan Africa – are highly vulnerable to the effects of the economic crisis, and predicts increases in infant and child mortality, less girl schooling, and reduced earnings.<sup>3</sup> There is an urgent and critical need to monitor the gender impact of the crisis and ensure that governments are responding to the needs of women – both in the labour market and at home.

Oxfam International is producing a range of research and materials about how the economic crisis is affecting people living in poverty – available on the Oxfam GB website <http://www.oxfam.org.uk/g20>.

## Women's jobs are first to go

'First the company reduced our pay, then we lost our jobs. They have refused to pay us severance or other benefits. Since I lost my job sometimes we eat only once or twice a day. I don't know what to do, we are just camping in front of the factory gates, waiting for the company to pay us.' Ms Kry Chamnan, Cambodia

'About 1,700 people used to work here and all are unemployed now. Many women were pregnant, many are ill and are left with nothing. It's been three months since the factory closed and we haven't been paid anything, no severance, no social fund payments.' Ana Ruth Cerna, El Salvador

'My factory retrenched 150 workers including me. I'm 35 years of age and I'm too old to join another factory. I'm in deep trouble, thinking about how to live with my two children.' Lalitha, Sri Lanka

These stories are not unusual. The International Labour Organization (ILO) predicts that the global economic crisis will plunge a further 22 million women into unemployment,

make female unemployment higher than male unemployment, and make the ratio of women pushed into insecure jobs this year higher than for men.<sup>4</sup>

Women workers are the backbone of industries that have been hit hard by the global economic crisis: export manufacturing, garments, electronics, and services. Women constitute around 60–80 per cent of the export manufacturing workforce in developing countries, a sector the World Bank expects to shrink significantly during the crisis.<sup>5</sup> These women are concentrated in insecure jobs with meagre earnings and few rights; they tend to have few skills and only basic education. When the going gets tough, they are the first to be fired.

Research from Oxfam International and others shows some revealing trends about the size of job losses occurring:

- 700,000 clothing and textile workers in India lost their jobs in 2008.<sup>6</sup>
- More than half of the 40,000 jobs lost in the Philippines come from export processing zones, where 80 per cent of workers are women.<sup>7</sup>
- Sri Lanka and Cambodia have each lost 30,000 mostly female garment industry jobs to date – in both countries, the garment industry accounts for at least half of export earnings.<sup>8 9</sup>
- Nicaragua's export processing zone, where female labour is prevalent, lost 16,000 jobs in 2008.<sup>10</sup>

At the bottom of the heap are migrant women workers whose families back home will also suffer the consequences.

## Migrant workers sent home and remittances plunge

'I can't support my family back home any more. We've had to reduce our expenses on food, medicine, and other necessities. I often feel dizzy and have stomach pains through feeling hungry.' Mrs Chin SreyPov, Cambodia

'Before the factory closure, we had two people working to support two families – now there is only one person working to support two families. My parents and my son staying at home back in Sichuan need our support. At home in the village, the cost of living is not low at all, especially the medical expenses.' Fan, China

'Since my sister was made redundant I am having trouble meeting my rent and I don't know if I can afford to support my younger sister studying in Ha Noi. If things get worse I will return to Thanh Hoa province. I still won't have any money but at least there's food.' Binh, Ha Noi, Viet Nam

Women who have migrated to cities at home and abroad to support themselves and their families are being hit hard by the crisis. Female wages are an important source of income for families who depend on their remittances to put food on the table and relatives through education. In Cambodia, for example, more than 90 per cent of garment workers are women and almost all of them are migrants from rural provinces who support their families back home.<sup>11</sup> Migration is crucial to development: last year, migrants worldwide sent \$305bn home to developing countries – three times the volume of aid.<sup>12</sup> Remittances from migrant workers are an important source of national income in countries like the Philippines and Bangladesh, and in Central America.

But foreign migrants are an easy target for employers, as they tend to have weaker labour rights than nationals. Both men and women migrant workers are affected, but the scale of

female international migration is often under-reported, and with it the impact on families dependent on their wages for survival – as Lovella Madeja’s story shows:

‘I first felt the impact of the economic crisis in Singapore when my employer reduced the number of days’ work, then I lost my job completely. Before the economic crisis, it was hard but we could make do because I had work abroad... There are nine of us in the family; only I and my sibling had regular incomes every month. [Ever since] It has been stressful for me and my family because we don’t know where to get money for family expenses. We have to sacrifice our health and nutrition because we need to save. We don’t pay too much mind when we get sick, and we have stopped buying nutritious food because that is expensive.’ Lovella M. Madeja, the Philippines

The impact of these job losses on women and their families is devastating.

## **Families eat less, children get pulled from school**

‘I lost my job, I’ve been evicted from my house and my belongings were confiscated by the landlord. Now I rent a small room with my husband and two children. We’ve had to cut our spending on food and often share meals with friends to share the cost.’ Kim Sunheap, Cambodia

‘You think about your children when you lose your job. That’s the first thing that came into my mind – When school starts, how am I going to buy the uniform, the exercise books and all that? The food, you know how expensive that is now... The children depend on me, I’m a single mother.’ Sra. Kenia Valle, Nicaragua

‘Factories are closing everywhere – and now the women are being approach by sex traffickers asking if they want to go and work in the West.’ Jitra Kotchadet, union leader and women workers activist, Thailand

The lives of vulnerable women have become more vulnerable – and with them, the lives of their children. This has been exacerbated by rises in food prices and the cost of living – and comes on top of a trend which has seen real wages in the textile, clothing, and footwear industries fall in many countries.

In Sri Lanka, for example, an Oxfam study indicated that food took up to a quarter of migrant women workers’ wages in 2008, so women since then have reduced their meals from three to two times a day and/or reduced the quality of their diet in response to declining wages and dramatic increases in the costs of basic necessities. Female garment workers on abysmal wages in Bangladesh are still reeling from last year’s food crisis – and the situation can only worsen as the effects of the economic crisis kick in later this year (see Box 1).

And with a lack of safety nets such as unemployment insurance or cash benefits in many countries, women without jobs will quickly become destitute. Many governments are trying to spend more, but as government revenues shrink and deficits rise they will struggle to protect families in poverty – unless they receive serious injections of aid.

### **Box 1: Bangladesh: lowest possible wages has high human cost – and still workers are not safe**

'The current minimum wage of apparel workers is too small to maintain a family as the prices of essentials have gone up so much last year.' Nazma Akter, President of the Sammilito Garment Sramik (United Garment Workers Federation)\*

Bangladesh is one of the poorest countries in the world and already finds it hard to feed its people – with 40 per cent of its population of 147 million living in poverty. Industry experts state there have been no factory closures or job cuts in Bangladesh to date as a direct effect of the global economic crisis. Some experts are also claiming the crisis is a good opportunity for Bangladesh to promote its low-cost, low-end products – citing low-wage workers as key.

Even so, domestic policy makers now acknowledge that its pricing advantage over rival garment producers will count for little as demand in the West plummets.\* Industry experts are expecting drops in export prices in two to three months' time, which will increase pressure on workers' wages.\*\*

At the same time, remittances from the 5.5 million Bangladeshis working overseas, mostly in Gulf states, are expected to drop dramatically, along with demand for their labour.

The impact will be devastating for millions of Bangladeshi families who are already struggling to cope with food price hikes in 2008.

#### **Sources:**

\* *www.just-style.com 25 June 2008*

\*\* 'No hiding place – a battered economy takes another hit' *The Economist*, 26 February 2009

*Oxfam International Economic Justice Campaign Team, Bangladesh, based on interviews with garment sector leaders*

## **Rights undermined under pressure to cut costs**

'It is a common problem across Asia that factory owners have fled, paying no or only partial compensation to workers they have made redundant... Normally there is arbitration from the labour ministry but this seems to have disappeared – governments are just letting things happen.' Niza Concepcion, Committee of Asian Women (a regional network for female workers)

'Now one person has to do three people's work for the same wages and the employer is piling on the pressure – any small mistake is an excuse for dismissal. In this way it does not have to pay compensation and severance.' Ms Xiao Hong, China

'We have constant turnover [in the workforce], people often don't get past the contract period of three to six months before they're laid off. There's a lot of women in this line of work, many of them single and without a good education.' Ana, Chile

Employers are exploiting the second-class status of women to evade statutory labour rights – pressurising workers to sign redundancy letters to avoid having to pay severance, leaving pay and social insurance outstanding. The situation in Sri Lanka (see Box 2 below) and the human impact on workers like Fan in China is typical of many reports Oxfam has received across Asia and Latin America.

The factory where Fan worked for eight years closed down in January, with the loss of 1,000 jobs. Fan had migrated from Sichuan province with her husband and child. The factory where she worked sewing jackets together for famous brands in the West had not been paying her pension, or medical or unemployment insurance, despite legal requirements. Now Fan and her husband are wondering how to support their child and

their family back home in Sichuan. 'Once you lose the job, there is no security, not only for yourself but your family.'

Those who manage to keep their jobs are seeing cuts in wages and overtime rates, increasingly precarious contracts, and the loss of benefits such as subsidised meals and transport. Before the crisis, wages in the textile sector were often so low that workers depended on overtime to earn a living wage, save, or send money home.

This is not new – women have long been affected by a global trend towards the replacement of regular employment with casual and contract labour – but it is being exacerbated by the economic crisis. Recent reports from the ILO show the ratio of women pushed into insecure jobs this year will be greater than men;<sup>13</sup> women are already shouldering the burden of a global gender pay gap of 22 per cent.<sup>14</sup>

### **Box 2: Employers in Sri Lanka's apparel sector evade statutory notice and compensation payments**

Despite the written laws and procedures, the majority of apparel factories closing in Sri Lanka are not giving due notice to their employees or the legal authorities, thereby avoiding payment of the stipulated compensation. Where compensation is paid, it is less than the legally stipulated amount.

Labour rights activists claim employers are quick to make the most of opportunities to press for erosion of otherwise progressive labour legislation in Sri Lanka.

#### **Deteriorating labour conditions**

Those workers who continue in employment face worsening labour practices. Often, these vulnerable women workers have little choice but to accept poor quality work in order to feed themselves and their families. Trade union members and labour rights activists highlighted the following issues now facing women workers in the apparel sector:

Delays in the payment of salaries, and at times payment in instalments

Reduced overtime, which is an important source of supplementary income

Reduced worker welfare facilities (food, transportation, etc.)

Halving of pay while factories suspend production

Evasion of gratuity payments by retrenching old workers and hiring new workers

Extension of the probationary period for new workers

Use of more contract labour

**Source:** Key informant discussion with the Apparel-industry Labour Rights Movement (ALaRM),<sup>15</sup> 18 February 2009.

Women are not helpless victims, and thousands have been demonstrating to claim back money they have earned and desperately need. But rights are being rolled back as garment suppliers in developing countries race to the bottom to compete for ever-shrinking contracts from Western buyers. It is a story common across the industry, as Peter Williams, NGO Co-ordinator for the Ethical Trading Initiative, reports:

'The ethical trade manager of one major global fashion brand complained that the determination to reduce margins was pulling her company to source from ever-more desperate supply chains, where informal and precarious employment and bonded and trafficked labour are prevalent. The current economic crisis will exacerbate this trend. Evidence is coming in of UK companies abandoning suppliers with relatively good wages and conditions in Sri Lanka and China, for even lower wage zones in their quest for ever-lower prices.'

## **Fiscal stimulus: only jobs for the boys?**

There is deep concern that government responses to the crisis in many countries are inadequate or targeted overwhelmingly at male employment, as governments concentrate stimulus packages in the construction and infrastructure sectors. In the Philippines, for example, a day after a newspaper article cited the loss of 42,000 jobs in the garments, semi-conductor, and electronics industries – where female labour is predominant<sup>16</sup> – the government responded by announcing the creation of 41,000 new jobs through government infrastructure projects.<sup>17</sup> The stimulus is badly needed – but likely benefits men almost exclusively,<sup>18</sup> even where women are bearing the disproportionate impact of job losses.

The crisis is already threatening recent progress in reducing inequality in Asia and Latin America, as workers – male and female – are forced back into the informal sector and millions of formal sector jobs are lost.<sup>19</sup> Governments need to ensure that their responses to the crisis counter not just the deflationary trend of global markets, but the tendency to undermine women's labour rights.

## Conclusion

These stories reveal the human, female face of a crisis that is too often hidden in sweeping economic statistics. They show how global markets are pushing the costs of mistakes made in rich countries onto women and children in poor countries. As supply chains are squeezed by falling global demand, women in export manufacturing are often first to be laid off, with employers leaving pay outstanding and evading legal obligations to give notice and pay compensation, and governments turning a blind eye, with devastating knock-on effects. Last year, women's wages were putting food on the table and children through school in millions of families. Now, the lives of women who were already vulnerable and exploited have become even more precarious – and with them, the lives of their children. Government responses that focus only on infrastructure and construction projects are likely to benefit men almost exclusively, even where women are bearing the disproportionate impact of job losses.

Failure to act now to protect women and children in poverty from the economic crisis will have a disastrous impact on global development in general, and women's livelihoods and families in particular. There is an urgent and critical need to monitor the gender impact of the crisis and ensure that governments are responding to the rights and needs of women – both in the labour market and at home.

## Notes

<sup>1</sup> Oxfam International has a network of partnerships with labour rights organisations, trade unions and women's organisations in China, Thailand, the Philippines, Cambodia, Viet Nam, Bangladesh, Sri Lanka, Chile, El Salvador, and Nicaragua. Structured and unstructured interviews were conducted in February 2009 with women in global supply chains, union leaders, and women's organisations in these countries.

<sup>2</sup> This paper only presents a small piece of the overall picture of how the economic crisis is impacting on women, and is not an attempt at a rigorous look at the gendered dimensions of the crisis. Further research is needed into the specifics of how women's and girl's rights are being impacted by the crisis, including into gendered impacts on access to education, infant mortality of girl children, increases in care work, intra-household food security and health, and incidence of gender-based violence.

<sup>3</sup> World Bank (2009) 'Women in 33 countries highly vulnerable to financial crisis effects – World Bank estimates increase in infant mortality, less girl education and reduced earnings', press release 6 March, <http://web.worldbank.org/WBSITE/EXTERNAL/NEWS/0,,contentMDK:22092604~pagePK:34370~piPK:34424~theSitePK:4607,00.html> – last accessed March 2009.

<sup>4</sup> The global unemployment rate for women could reach 7.4 per cent in 2009, compared to 7 per cent for men; the global vulnerable employment rate would range from 50.5 to 54.7 per cent for women, compared to a range of 47.2 to 51.8 per cent for men. ILO (2009), 'Global Employment Trends for Women', [www.ilo.org/global/About\\_the\\_ILO/Media\\_and\\_public\\_information/Press\\_releases/lang--en/WCMS\\_103447/index.htm](http://www.ilo.org/global/About_the_ILO/Media_and_public_information/Press_releases/lang--en/WCMS_103447/index.htm) – last accessed March 2009.

<sup>5</sup> World Bank (2009) 'World Bank calls for expanding economic opportunities for women as global economic crisis continues', press release 29 January, <http://web.worldbank.org/WBSITE/EXTERNAL/NEWS/0,,contentMDK:22048737~pagePK:64257043~piPK:437376~theSitePK:4607,00.html> – last accessed March 2009.

<sup>6</sup> The Clothesource Digest of Sourcing Intelligence 2008, edition 12, Clothesource Limited: Oxfordshire, <http://www.clothesource.co.uk/index.cfm?objectid=C35300D1-F4CA-94C8-4609A12D76437123> – last accessed March 2009.

<sup>7</sup> J. Aning and J. Andrade (2009) 'Women marchers call for jobs', *Philippine Daily Inquirer*, 9 March, <http://www.inquirer.net/specialfeatures/jobs/view.php?db=1&article=20090309-193053> – last accessed 25 March 2009.

<sup>8</sup> World Bank 'Swimming against the tide: how developing countries are coping with the global crisis', Background paper prepared by World Bank staff, 13–14 March 2009.

<sup>9</sup> M. Ismail Abeywickrema (2008) 'Workers paying the heaviest price', *The Sunday Leader*, Sri Lanka, 1 March, <http://www.thesundayleader.lk/20090301/ECONOMY.HTM> – last accessed 25 March 2009.

<sup>10</sup> Figures from CCER, Nicaraguan partner of Oxfam International.

<sup>11</sup> Interview with Kong Atith, President of Coalition of Cambodian Apparel Workers' Democratic Union, February 2009.

<sup>12</sup> World Bank (6 March 2009) *op. cit.*

<sup>13</sup> ILO, *op. cit.*

<sup>14</sup> International Trade Union Confederation (ITUC) (2009) 'Gender (in)equality in the labour market: an overview of global trends and developments', released for 8 March, International Women's Day. The report reveals that the pay gap between men and women

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worldwide may be much higher than official government figures. It is based on survey results of some 300,000 women and men in 20 countries. It puts the global pay gap at 22.4 per cent, rather than the 16.5 per cent figure taken from official government figures and released by the ITUC on 8 March 2008. [www.ituc-csi.org/spip.php?article2799](http://www.ituc-csi.org/spip.php?article2799) – last accessed March 2009.

<sup>15</sup> The Apparel-industry Labour Rights Movement (ALaRM) is a coalition of trade unions and labour NGOs affiliated to the apparel industry. It is one of Oxfam's partners.

<sup>16</sup> Aning and Andrade, *op. cit.*

<sup>17</sup> J. Gabieta, T. Orejas, and C. D. Balan (2009) '41,000 jobs in Visayas, Luzon', *Philippine Daily Inquirer*, 10 March, <http://newsinfo.inquirer.net/inquirerheadlines/regions/view/20090310-193246/41000-jobs-in-Visayas-Luzon> – last accessed 25 March 2009.

<sup>18</sup> Former labor secretary Nieves Confesor said the Philippine government's stimulus package was excluding women and other vulnerable sectors from employment. ILO: 'Jobless Asians to reach 113m in '09', *Philippine Daily Inquirer*, 19 February 2009, <http://newsinfo.inquirer.net/inquirerheadlines/nation/view/20090219-189870/ILO-Jobless-Asians-to-reach-113M-in-09> – last accessed March 2009.

<sup>19</sup> D. Green (March 2009), 'Latin America and the Global Economic Storm', Oxford: Oxfam International.

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**Oxfam observer member.** The following organization is currently an observer member of  
Oxfam International, working towards possible full affiliation:

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