

Dana Abed (Oxfam)

Fatimah Kelleher (Nawi – Afrifem Macroeconomics Collective)



How prevailing economic policy choices are a form of gender-based violence

Acknowledgements

Lead Authors: Dana Abed (Oxfam International),

Fatimah Kelleher (Nawi – Afrifem Macroeconomics Collective)

Commissioning Manager: Amina Hersi

Oxfam acknowledges the assistance of: Rebecca Shadwick, Victoria Stetsko, Andreas Larsen, Fiana Arbab, Nadia Daar, Nabil Abdo, Anam Pervez, Anthony Kamande, Clare Coffee, Esme Berkhout, Amber Parkes, Neelanjana Mukhia, Amita Pitre, Asmaa Abu Mezied, and Namalie Jayasinghe.

Oxfam is grateful to a range of experts who generously gave their assistance: Marina Pervin and Kazi Zaved Khalid Pasha Joy, Initiative for Right View (IRV) Shereen Talaat, Arab Watch Coalition
Monica Erwér, Kvinna till Kvinna Foundation
Candelaria Botto, EcoFeminita

Design by Nigel Wilmott and Marc Rechdane

Cover photo

Erni is a survivor of gender-based violence. Photo: Aimee Han/Oxfam

How prevailing economic policy choices are a form of gender-based violence

TABLE OF CONTENTS

Acknowledgements	2
FOREWORD	4
EXECUTIVE SUMMARY	5
CHAPTER 1: INTRODUCTION - THE (IL)LOGIC OF AUSTERITY	9
Austerity is a policy choice that makes women and girls pay	10
The role of the IMF in pushing austerity	11
How macroeconomic policies bolster the patriarchy	14
CHAPTER 2: AUSTERITY AND ITS MANY LAYERS OF GENDERED ECONOMIC VIOLENCE	16
Part I: Public services, social protection and social spending	17
Public services	17
Social protection and social spending	20
Part II: Underpaid work and cuts to the public wage bill	23
Underpaid work, labour rights and increased informalization of labour	23
Cutting the public sector wage bill	26
Part III: Women's unpaid care, time poverty, and the loss of economic and political rights	28
CHAPTER 3: FEMINIST ALTERNATIVES AS VIABLE PROPOSITIONS TO END AUSTERITY	29
Moving beyond austerity with feminist economic alternatives	29
1. Adopt feminist budgeting and taxation	30
2. Invest in public goods, services and infrastructure, and challenge privatization	32
3. Ensure decent work and social protection	33
4. Invest in research and knowledge production for more informed decisions	33
5. Support feminist representation and organization	34
NOTES	35

Interactive use

For digital users, please click on the contents page to take you to the desired section. To return to the contents page, click on the tab at the top left of the page.

How prevailing economic policy choices are a form of gender-based violence

FOREWORD

As the world navigates through what has been dubbed as the three C's-COVID, conflict and the climate crisis—it remains clear that at the heart of the complexity of all these is the domination of a neoliberal world order. The same neoliberal order is deeply patriarchal, and we know that women continue to shoulder the biggest burden.

The report presents a clear case of how austerity is an act of violence on the lives of women, girls and gender expansive people. Austerity measures push for fiscal consolidation and / or reducing fiscal deficits. The gaps that fiscal consolidation create are multiple and intersecting in both direct and indirect ways. The report gives examples, from cutting public wage bills to cutting social protection budgets, of a trend seen across countries going through austerity measures. These measures create gaps that are mostly passed on to households –and specifically women –to fill in, with a growing absence of the state.

Austerity is peddled as a 'logical and inevitable' economic option from a neoliberal framing. It is not. These economic decisions are about what – and who– those in power value. The contribution by the authors is a call to ensure that there is a growing understanding that macro-level economic policies have a direct impact on the lives of women, girls and gender expansive people, and in fact is a form of gender-based violence. This is part of a growing movement to move narratives away from individually targeted 'livelihood' interventions towards interventions at a transformative structural and systemic level.

A part of the struggle lies in not only providing a critique and defining the problem but in presenting propositions for solutions. The feminist movement continues to hold on to the radical practice of imagining and visioning. Rooted in this practice, the report succinctly puts forth five clear propositions as possible entryways from a body of knowledge around feminist economic alternatives.

The illogic of austerity and its violent impacts on women, girls and gender expansive people continues to put into question the neoliberal and patriarchal concept of centring economic growth at not only the expense of people's lives and especially groups on the fringes of power, but expecting them to fill the gaps. The truth is, we know what needs to be done. We need to end austerity. This report is a bold call towards visioning a new and actionable global economic order that is rooted in pivotal principles of redistributive justice for all.

Crystal Simeoni Director Nawi – Afrifem Macroeconomics Collective



How prevailing economic policy choices are a form of gender-based violence

EXECUTIVE SUMMARY

Governments are looking to implement austerity measures at a time when the world is facing a major cost of living crisis and trying to recover from the COVID-19 pandemic. By 2023, 85% of the world's population will live in the grip of austerity measures. There will be unavoidable impacts for most – particularly women, girls, and non-binary people.

Austerity measures are largely defined by rapid and deep cuts to public spending (frequently education, health and social protection), often alongside increases in tax revenues, specifically via regressive or indirect means, rather than taxation on wealth. Under austerity, trillions of dollars are used to support corporations.² This often comes with an increase in private sector deregulation, even as those on the lowest incomes are left without the support they need, with jobs becoming fewer and less secure. These economic policy decisions are about what – and who – those in power value.

Austerity policies blend patriarchy and neoliberal ideology to further exploit the most oppressed people within society, and deliberately dismiss their needs. The commodification and exploitation of women's labour – often poorly paid and made deeply insecure by the corrosion of labour regulations within market-driven globalization – is both a class and a gender issue that offers one example of this.³ Austerity is not just a gendered policy; it is also a gendered process in its 'everydayness' – the way it permeates the daily lives of women specifically: in their incomes, their care responsibilities, their ability to access services as essential as health, water and transportation, and in their overall safety and freedom from physical violence in the home, at work and on the street.

Austerity measures disproportionately harm women, girls and non-binary people, especially those who experience intersecting inequalities based on race, ethnicity, caste, and age. Yet policymakers continue to pursue this violent, sexist and racist choice that is a legacy of colonialism with direct links to the disproportionate power and resource capture between the Global North and the Global South. Gender-based violence goes beyond interpersonal abuse and violence on the streets; it includes macroeconomic policy decisions that harm women, girls and non-binary people physically, emotionally and psychologically. Austerity measures and their distinctly gendered harms are a form of gender-based violence.

The most common austerity measures have been shown to precipitate both direct and indirect forms of violence against women, girls and non-binary people – from cutting the public wage bill, when the majority of public sector employees are women, to cutting health expenditure and social protection that women and their families rely on for their survival.

For instance, more than 54% of the countries planning to further cut their social protection budget in 2023 as part of new austerity measures already offer minimal to no maternity and child support. 4

Other common features of austerity, such as increases in value added tax (VAT) on basic goods and services, affect women most as they struggle to balance household budgets and feed their families.



More than 54% of the countries planning to further cut their social protection budget in 2023 as part of new austerity measures already offer minimal to no maternity and child support.

How prevailing economic policy choices are a form of gender-based violence

Austerity measures that reduce women's ability to earn secure wages while increasing their already high unpaid care responsibilities serve to further impoverish them, effectively forcing them to carry a disproportionate cost of economic failure. The removal of food subsidies, which are clearly evidenced as a successful macroeconomic approach to increasing access to food,⁵ entrenches the inherent violence of such policies by exposing women to hunger and its deadly impacts. They are often in the most financially precarious positions and are therefore unable to respond to rising prices.

In countries where data and research are available to interrogate the impacts of austerity policies, studies indicate that cuts to public health and care services have increased mortality and morbidity, primarily among the most marginalized within society. Women, as the main users of these services, have carried the consequences of those cuts at the physical, emotional and psychological level. In the past, cuts have also been made directly to funding for organizations and support services combatting gender-based violence, stripping away the first (and often only) lines of protection that women rely on for bodily survival, leaving them exposed to direct violence at a time when rates of violence against women and girls are increasing. The survival of the cuts of the consequence of the cuts of the cuts



Austerity measures that reduce women's ability to earn secure wages while increasing their already high unpaid care responsibilities serve to further impoverish them.





Family from Kharkiv, Ukraine, fleeing the war, pictured at the Hallo Kijowska reception center for refugees from Ukraine in Korczowa, Poland. Photo: JB Russell/Panos/0xfam

How prevailing economic policy choices are a form of gender-based violence

And while some governments actively choose to implement austerity, it is often adopted on the basis of advice from international financial institutions (IFIs). Oxfam analysis has found that 85% of the 107 loans negotiated between the International Monetary Fund (IMF) and 85 national governments to respond to the COVID-19 crisis indicate plans to undertake 'fiscal consolidation', i.e. austerity, during the recovery period. These plans are now being finalized in countries across the Global South, where public services and social protection were already in need of serious investment even before the pandemic.

This briefing paper argues that austerity measures are a form of gender-based violence against women, girls and non-binary people, and lays out clear examples of how fiscal consolidation affects them. Its core argument is that ending austerity must be a priority. The policies that deliver austerity's deadly consequences can no longer be marketed as the 'logical' and 'inevitable' economic options that they have been for decades, and certainly not by any government that claims a commitment to gender equality or ending gender-based violence. Austerity takes away from those who need it most, while ignoring common-sense ways to improve both revenue and prosperity. Feminist economic alternatives offer pathways that can protect the Majority World¹⁰ from completely avoidable suffering. These include:

1. Taxing the rich and adopting feminist budgeting.

The explosion in inequality needs to be reversed, not fuelled, for the world to prosper. Taxing the exorbitant profits made by big businesses and corporations during the pandemic, while implementing a sustainable progressive taxation scheme, is the (not-so secret) way to accomplish this. It is obvious: a progressive wealth tax of between 2% and 10% on the world's millionaires and billionaires could raise \$1.1 trillion more than the annual average savings that governments are planning through cuts. 11 Putting the needs of women, girls and non-binary people at the heart of budgeting would then become the way forward to recover from decades of macroeconomic policies that have harmed them, while establishing the basis for economies to sustainably deliver equity and economic justice for all.

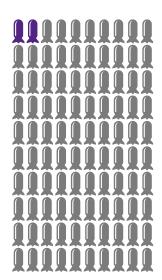
2. Invest in public goods, services and infrastructure, and challenge privatization.

Ensuring the fiscal space for rights-based services to be publicly provided (a mainstay of feminist budgeting) is a **political commitment** that requires investment, but also a rejection of privatization of public goods that leads to their commodification and decreased access for those who need them most. Governments continue to deprioritize the needs of women and girls: **just 2% of what governments spend on defence could end interpersonal gender-based violence in 132 countries.**¹²

We must build strong legal frameworks that champion rights, equity and justice, and that deliver universal healthcare and education, protection from violence, fair and equitable access to services, and investments in care infrastructure.



A progressive wealth tax of between 2% and 10% on the world's millionaires and billionaires could raise \$1.1 trillion more than the annual average savings that governments are planning through cuts.



Just 2% of what governments spend on defence could end interpersonal genderbased violence in 132 countries.

How prevailing economic policy choices are a form of gender-based violence

3. Support feminist representation and organizations to shift power.

The policies that harm women, girls and non-binary people are almost never made by them. This is particularly the case if observed through a neo-colonial lens, which shows that the transfer of advice and the conditionality of funding goes one way: from the Global North to the Global South. We call for further funding to grassroots movements and community mobilization in particular, and direct funding to women's rights organizations in the Global South as a fundamental tool for empowering local activists. Funding should be coupled with advocacy in support of changing national laws and policies that hinder people's ability to organize and protest. We must challenge national governments and international power-holding institutions that choose austerity and the violence it delivers and perpetuates.



Betty Catuday, a member of a women's group in San Isidro, used a loan from the group to start a business turning coconuts into copra (dried coconut meat from which oil can be extracted). Photo: Elizabeth Stevens/Oxfam

How prevailing economic policy choices are a form of gender-based violence

CHAPTER 1: INTRODUCTION - THE (IL)LOGIC OF AUSTERITY

The COVID-19 pandemic and ongoing, and unprecedented food and energy price inflation accelerated by the war in Ukraine have further exposed the deeply unequal world that we live in. Earlier this year, building on World Bank projections and prior research conducted by the World Bank and Center for Global Development on food price spikes, Oxfam estimates showed that over a quarter of a billion more people could be pushed into extreme poverty in 2022. The combined impact of COVID-19, inequality and food price hikes could result in 263 million more people living in extreme poverty this year, resulting in a total of 860 million people living below the \$1.90 a day extreme poverty line. Inequality between people and between countries is widening, and progress on equality for marginalized groups has halted, with more women than men living in poverty across the world.

BOX 1: BY DEFINITION, ECONOMIC VIOLENCE IS GENDER-BASED VIOLENCE

The United Nations defines violence against women as 'any act of gender-based violence that results in, or is likely to result in, physical, sexual, or mental harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life.'

Gender-based violence encompasses a very wide array of harmful practices towards women, girls and members of the LGBTQIA+ community: from interpersonal, partner and physical violence, to taking away civic rights and decision-making abilities, to confining women to stereotypical gender roles, among others. A less-discussed form of gender-based violence at the macro level – one which impacts the lives of women, girls and non-binary people daily and systematically – is economic violence.

Economic violence is a form of gender-based violence, as it is waged through the policy choices of elite decision makers that disregard the needs of women, reduce the already inadequate services that they rely on, and deprioritize their safety and wellbeing. Economic violence can also increase and exploit the oppressions women face in society. It ultimately results in the suffering of women, girls and non-binary individuals, and puts them at greater risk of physical, economic and mental harm.

Source: UN General Assembly. (1993). Declaration on the Elimination of Violence against Women. https://www.ohchr.org/en/instruments-mechanisms/instruments/declaration-elimination-violence-against-women



The combined impact of COVID-19, inequality and food price hikes could result in 263 million more people living in extreme poverty this year, resulting in a total of 860 million people living below the \$1.90 a day extreme poverty line.



How prevailing economic policy choices are a form of gender-based violence

Austerity is a policy choice that makes women and girls pay

Austerity (or fiscal consolidation) refers to policies implemented by governments with the intention of reducing budget deficits and sovereign debt. ¹⁷ While such objectives could conceivably be reached through raising revenue progressively, austerity measures typically include the introduction of or increase in regressive indirect taxes such as VAT, wage bill cuts or caps, and the reduction of public service provision and privatization, among other policies. These impact the day-to-day lives of some people far more than others. ¹⁸ Austerity is an explicit policy choice that ultimately makes poor people – particularly women and other marginalized groups – pay the price of economic adjustment, while rich people bear negligible costs.

Meanwhile, governments refuse to take up options such as windfall taxes on the gains made by companies and their shareholders to recover from crises, instead choosing to squeeze those who are already struggling. While post-pandemic recovery for the world's poorest people will take more than a decade, it only took nine months for the fortunes of the top 1,000 billionaires worldwide to recover. ¹⁹ Austerity is marketed by the elites as 'common sense' even as countries begin to recover from a deadly pandemic and deal with debt crises. ²⁰



While post-pandemic recovery for the world's poorest people will take more than a decade, it only took nine months for the fortunes of the top 1,000 billionaires worldwide to recover.



IN NUMBERS – A TERRIBLE SITUATION ABOUT TO BE MADE WORSE WITH AUSTERITY



Poverty: In 2022, 1.7 billion women and girls live on less than \$5.50 a day.



Employment: Women's paid employment accounts for only 21% of projected employment gains during 2019–2022, despite comprising 39.4% of total employment in 2019.



Unpaid care work: School and daycare closures in 2020 led to an estimated 512 billion additional hours of unpaid childcare work globally for women.



Lack of clean water: This claims the lives of more than 800,000 women and girls every year.



Food insecurity: Globally, nearly 1 in 3 women experienced moderate or severe food insecurity in 2021.



Protective laws: At the current rate of progress, it may take another 286 years to remove discriminatory laws and close prevailing gaps in legal protections for women and girls.



Physical violence: Globally, more than 1 in every 10 women and girls aged 15–49 were subjected to sexual and/or physical violence by an intimate partner in the previous year.

All statistics from UN Women. (2022). Progress on the Sustainable Development Goals: The gender snapshot 2022. https://www.unwomen.org/en/digital-library/publications/2022/09/progress-on-the-sustainable development-goals-the-gender-snapshot-2022

How prevailing economic policy choices are a form of gender-based violence

Austerity results in the terrible suffering of ordinary people, particularly women who rely on social services and government-funded wages in the education and health sectors, girls who need public education to stay in school, non-binary people who count on universal healthcare, ethnic and racial groups who already face multiple forms of discrimination, and all the historically marginalized and underprivileged people who must bear the brunt of their governments' policy decisions. Now, in the shadow of multiple global crises and with women and girls already in difficult financial situations, a further wave of austerity is upon us: 85% of the world's population can expect to be under some sort of austerity measures in 2023, according to analysis of IMF projections.²¹ Yet despite the evidence of its devastating impacts, the 'logic' of austerity has been accepted and widely implemented by governments across the globe, as the neoliberal ideas adopted following the 1980s debt crises continue to spread.²² Austerity can thus be viewed as an extension of a historical liberal desire to shrink the social welfare state, deregulate labour, and emphasize private markets and individual wealth as the drivers of growth, 23 with patriarchal and racist overtones.

The role of the IMF in pushing austerity

While some governments actively choose to implement austerity, it is often adopted on the basis of advice from international financial institutions (IFIs). ²⁴ During the 1980s and 1990s, a range of measures related to the IFIs' imposition of Structural Adjustment Policies (SAPs) were implemented by countries in the Global South – the Majority World, ²⁵ where most of the global population resides. These countries had high levels of debt, and the aim of the SAPs was to ensure that they restructured their economies to facilitate debt repayment. ²⁶ Despite the discontinuation of SAPs, the trend of resorting to austerity has continued to this day, even after the pandemic and in the midst of a cost-of-living crisis. Oxfam analysis has found that 85% of the 107 loans negotiated between the International Monetary Fund (IMF) and 85 national governments to respond to the COVID-19 crisis indicate plans to undertake 'fiscal consolidation', i.e. austerity, during the recovery period. Thirteen out of the 15 IMF loan programmes negotiated during the second year of the pandemic require new austerity measures, such as taxes on food and fuel or spending cuts, that could put vital public services at risk. ²⁷

Rich countries have also resorted to austerity, with devastating and deeply interlinked impacts on vulnerable people. Many governments in Europe, either of their own volition or at the behest of IFIs, adopted stringent austerity policies in response to the financial crisis in 2008, to recover their balance of payments and repay their debts. ²⁸ A decade later, a study showed that spending on families and children in Europe fell when it was most needed. Not a single European country increased its share of spending on family benefits, and two-thirds reduced per capita spending. ²⁹ The impact of austerity also falls disproportionately on racialized communities. In 2019 the Equality and Human Rights Commission estimated that by 2022, Black households in the UK would see a 5% loss in income because of austerity measures – double the loss for white households. ³⁰



The impact of austerity also falls disproportionately on racialized communities. In 2019 the Equality and Human Rights Commission estimated that by 2022, Black households in the UK would see a 5% loss in income because of austerity measures — double the loss for white households.



How prevailing economic policy choices are a form of gender-based violence

BOX 2: THE DEVASTATING IMPACT OF IMF ADVICE TO COUNTRIES IN AFRICA

In 2021, Kenya and the IMF agreed a \$2.3bn loan programme which includes a three-year public sector pay freeze and increased taxes on cooking gas and food. This is despite the fact that more than three million Kenyans are facing acute hunger as the driest conditions in decades cause a devastating drought across the country.

In Sudan, where nearly half the population lives in poverty, IMF conditions require the government to scrap fuel subsidies, which will hit the poorest people hardest. The country – which imports 87% of its wheat from Russia and Ukraine – was already reeling from international aid cuts, economic turmoil and rising prices for everyday basics such as food and medicine before the war in Ukraine started. Over 14 million people now need humanitarian assistance (almost one in every three people), and 9.8 million are food insecure.

Ten countries, including Kenya and Namibia, are set to freeze or cut public sector wages and jobs as a result of IMF conditions, which could mean a lower quality of education and fewer nurses and doctors in countries that are already short of healthcare staff. Namibia had fewer than six doctors per 10,000 people when COVID-19 struck (compared with the WHO target of 41 health workers per 10,000).

Source: N. Abdo. [18 April 2022]. How the IMF is pushing an austerity-based recovery. Oxfam International, Washington Office. https://medium.com/@OxfamIFIs/how-the-imf-is-pushing-an-austerity-based-recovery-f19c6040e918. The blog is based on this dataset: https://www.oxfam.org/en/international-financial-institutions/imf-covid-19-financing-and-fiscal-tracker. Sustainable Development Goal (SDG) 3c sets a target to substantially increase health financing and the recruitment, development, training and retention of the health workforce: https://sdgs.un.org/goals/goal3

For low- and middle-income countries, austerity means the majority of people will suffer further, especially those who are most vulnerable. An examination of the relationship between IMF programmes and inequality and poverty in 79 low-income countries reveals that stricter austerity is associated with greater income inequality and higher poverty rates. ³¹ When austerity is implemented based on advice from IFIs or as conditions of loan agreements, countries are trapped in an unequal power dynamic, in which the economic 'recovery' might cause even more damage in the long term to their people and prosperity. This sits in a wider context of colonial relations of power and transfer of wealth and resources from the Global South to the Global North, depriving the former of space to set their own policies, without which they are unable to realize their rights.



When austerity is implemented based on advice from IFIs or as conditions of loan agreements, countries are trapped in an unequal power dynamic, in which the economic 'recovery' might cause even more damage in the long term to their people and prosperity.



How prevailing economic policy choices are a form of gender-based violence

BOX 3: THE CARE CRISIS IN PALESTINE: BETWEEN OCCUPATION AND FISCAL CONTROL

In the Occupied Palestinian Territory (OPT), Palestinian women shoulder most of the unpaid care and domestic work responsibilities, spending five times as many hours as men on fulfilling them. Many factors have shaped this reality over the past decade, including but not limited to social norms, increasing care needs due to political conditions such as recurrent military offensives, power outages, widespread displacement, declining coverage of public services, higher poverty rates, and the effects of climate change.

For example, Palestinian women in the Gaza Strip have explained how electricity cuts have resulted in them cramming many household chores into the short six hours when the power supply is working. Women in Gaza are unable to get a full night's rest, as they are forced to wake up in the middle of the night to bake bread in electric ovens.

The long-running Israeli occupation increases the care needs of Palestinian communities in the household and public spheres. For example, during the Great March of Return (GRM) in the Gaza strip (2018–2019), 28,939 Palestinians were injured, which strained the already overstretched health sector. The majority of injured Palestinian protesters sustained permanent disabilities requiring lifelong care. Currently, there are a total of 1.5 million Palestinians in need of some kind of health-related service. In OPT, households' out-of-pocket payments still contribute up to 38.4% of the health bill, which means that many are not able to afford medical care. Women – mothers, daughters, and relatives – are more likely to perform services for people with disabilities by themselves at home, which further increases their unpaid care work.

At the fiscal level, Israel has used tax revenue transfers to the Palestinian Authority in a punitive way. At different times since 2019, it has withheld what represents 75% of the total trade tax revenue. Consequently, the Palestinian Authority has reduced its public employees' salaries. Most of these employees are women, constituting 59% and 57% of those working in the public health and education sectors, respectively. During the pandemic, those workers were at the forefront of the crisis response, while struggling with the increased financial burden from salary cuts. Considering that 64% of Palestinian households are highly dependent on salaries and wages, these cuts placed more burden on women to manage household expenses and food security needs.

The majority of early childcare facilities and nurseries are provided by the private sector, community-based organizations, non-governmental organizations and recently, on a limited scale, the government through public schools. Though public provision of kindergarten is generally of a better quality than those of private nurseries, it is very limited. The privatized nature of these services, coupled with Palestinian families' economic fragility and widespread poverty, hinders many households from enrolling their children in early childhood education programmes, which automatically reduces women's chances of joining the workforce.

Source: A. AbuMezied and M. Sawafta. (2022). Analysing care policies and practices in times of austerity and conflict: the case of the Occupied Palestinian Territory (OPT). Gender & Development, 30:1–2, 341–359. https://doi.org/10.1080/13552074.2022.2072020

How prevailing economic policy choices are a form of gender-based violence

How macroeconomic policies bolster the patriarchy

Neoliberal macroeconomic policies are not in any way gender-neutral. Rather, they prioritize the interests of a small minority while exploiting the vast majority of workers on the basis of class, caste, race and gender. Patriarchy-fuelled capitalism places women at the sharpest end of exploitation, left to cope in the most precarious and unprotected low-income work, while their unpaid care work remains invisible. Patriarchy and neoliberal ideology feed and reinforce each other, with both systems being exploitative and designed to dismiss the needs of women, girls and non-binary people. Feminist analysis highlights this reinforcement through the intersections of multiple oppressions within capitalism, including those based on class, race and gender, ³² with neoliberalism entrenching those inequalities as they affect each other interdependently. ³³ The commodification and exploitation of women's labour within market globalization as both a class and a gender issue is one example of this. ³⁴

While there is almost universal agreement that gender justice will not be realized without economic justice, ³⁵ neoliberal and patriarchal systems across the world ignore the need to tailor economic policies to prevent them from harming women, girls and non-binary individuals. Instead of striving for transformation and reparation, any attention to gender usually focuses on helping women become slightly better



Patriarchy-fuelled capitalism places women at the sharpest end of exploitation, left to cope in the most precarious and unprotected low-income work, while their unpaid care work remains invisible.





Wazanna Sope buys groceries for her mother. "This card has helped us a lot at our house," she says, "especially with food." Wazanna has taken the free bus to town. The Free bus is provided by VBRC for the beneficiaries of UnBlocked Cash on Shefa province every 15th and 16th, the two days after the cards are topped up. Vanuatu Business Resilience Council (VBRC) is an organisation that makes a unique and significant contribution to the future of the country by providing effective business development services across the country. The free bus ensures that beneficiaries can access the listed vendors no matter where on the island they live, helping both the vendors and the beneficiaries. Photo: Arlene Bax

How prevailing economic policy choices are a form of gender-based violence

able to survive in a hostile economic system that is designed by and built for wealthy, privileged men in rich countries. It thus falls on the shoulders of women and non-binary individuals themselves to realize their vision for justice, despite the fact that systems are clearly rigged against them and they do not enjoy equal opportunities.

This is an example of gender-based economic violence, with structural and systemic policy and political choices skewed in favour of the richest and most powerful people – usually men – resulting in direct harm to the vast majority of people around the world. These macro-level policies fuel gender inequality, leave women and girls without adequate tools for economic empowerment, and add to the suffering of gender non-conforming and non binary people. They cause the inequalities and discrimination that we see every day: the gender pay gap, the undervalued care work and lack of investment in care infrastructure, the glass ceiling, women's time poverty, the lack of access to social services and the interpersonal gender-based violence, among countless other examples. The structure is a structure of the suffering power of

Attempts to achieve gender justice will be stymied without an enabling macroeconomic environment, and especially under austerity measures. This is particularly important today, as the world faces the socio-economic consequences of the pandemic, growing poverty and inequalities, inflation, climate change and raging conflict. Governments do not have to choose between providing social and health services for their populations, and repaying debt. Alternative, feminist economic policy choices must be adopted to address inequalities and support the wellbeing of gender, racial and ethnic minority groups across all countries.

BOX 4: NEOLIBERAL SYSTEMS ARE LEAVING WOMEN, GIRLS AND NON-BINARY INDIVIDUALS BEHIND

During crises, decision makers continuously fail to address the issues women, girls, and non-binary individuals face, as clearly seen during the pandemic: while trillions of dollars were released to support markets during COVID-19, survivors of gender-based violence were left behind. Only 15% of countries examined by the UNDP COVID-19 Gender-Response Tracker allowed emergency services for survivors of gender-based violence to operate during the lockdowns. Sexual health infrastructure was severely affected by the diversion of resources to the COVID response and lockdowns. This was likely to increase the financial burden on survivors, who already shoulder a significant portion of the \$1.5 trillion of economic losses associated with gender-based violence.

Source: V. Stetsko. (13 January 2022). Icebergs and Cobwebs – Gender-based Violence as a Form of Economic Violence. Equals blog. Oxfam International. https://equalshope.org/index.php/2022/01/13/icebergs-and-cobwebs-gender-based-violence-as-a-form-of-economic-violence/



Attempts to achieve gender justice will be stymied without an enabling macroeconomic environment, and especially under austerity measures. This is particularly important today, as the world faces the socio-economic consequences of the pandemic, growing poverty and inequalities, inflation, climate change and raging conflict.



CHAPTER 2: AUSTERITY AND ITS MANY LAYERS OF GENDERED ECONOMIC VIOLENCE

As outlined above, women carry a disproportionate burden of austerity cuts.³⁸ In countries with consistent data collection, prolonged austerity has led to increased child poverty and preventable deaths, and a growth in socio-economic inequality.³⁹ Austerity is not just a gendered policy – it is also a gendered process in its 'everydayness',⁴⁰ in the way it permeates the daily lives of women. For instance, more than 54% of the countries planning to cut their social protection budget in 2023 as part of new austerity measures already offer minimal to no maternity and child support.⁴¹ Austerity is gender based-violence, and it comprises various interwoven strands.

In this section we look at how cuts to public services, social protection and other forms of social spending, and underpaid work and cuts to public wage bills, are all forms of gendered economic violence. This is followed by an analysis of the interlinkages between unpaid care and time poverty, and the loss of economic and political rights.



More than 54% of the countries planning to further cut their social protection budget in 2023 as part of new austerity measures already offer minimal to no maternity and child support.



Halima at the water spot from where the people of Modogashe fetch water. Halima who lives in Modogashe is helped by the Cash Transfer Programme and NFI (Non Food Item) distribution. Photo: Loliwe Phiri/Oxfam

How prevailing economic policy choices are a form of gender-based violence

Part I: Public services, social protection and social spending

Public services

Public services play a critical role in delivering feminist economic justice outcomes (Box 5) and addressing structural inequalities within society. As a result of their socially defined caring roles and unequal access to resources and income, women are more dependent on rights-based, publicly available and accessible services such as health, education, electricity, water and sanitation, and public transport. For example, having publicly funded water and sanitation available to all would free up the many hours that women and girls spend collecting water: globally, women and girls currently spend 200 million hours a day collecting 71% of water used by families. 42 Given their disproportionate care work responsibilities, women are most affected by cuts to services, including reductions in child and elderly care services, both directly and indirectly. In the case of Zimbabwe, access to an improved water source in certain districts could reduce the time women spend on care work by four hours a day. 43



Austerity is gender based-violence, and it comprises various interwoven strands.



BOX 5: FEMINIST ECONOMIC JUSTICE

A feminist approach to economic justice challenges the pervasive patriarchal oppressions found within the economy at a systemic level – and understands the disproportionate impacts that economic inequality has on women and gender-diverse communities across the world. Feminist economic justice challenges capitalism and holds institutions such as governments, IFIs and the private sector accountable. It names and dismantles the drivers of exploitation of people and planet through the deep-rooted structural inequalities that impact all who are oppressed within the system, including women, non-binary people and other marginalized communities. A feminist approach to economic justice challenges normative ideas of 'economic growth' and seeks alternatives to measures like GDP in order to create a more holistic metric of well-being.



Of the 161 countries tracked in the 2022 Commitment to Reducing Inequality (CRI) Index, a staggering 81% of the population live in countries that cut health spending as a share of the government budget during the pandemic.

Sadly, even after a global pandemic, many governments have failed to increase spending on social services including health, social protection and education. 44 Of the 161 countries tracked in the 2022 Commitment to Reducing Inequality (CRI) Index, a staggering 81% of the population live in countries that cut health spending as a share of the government budget during the pandemic. 45 The situation is even worse in the world's poorest countries: half of low-income and lower-middle-income countries cut health spending during the pandemic.

Even social protection has been raided at a time when millions have been pushed into poverty and vulnerability: more than half (87) of the countries tracked cut their social protection budget from 2020–22, a huge indictment of the policy choices of our governments. This low spending means that the poorest and most vulnerable

How prevailing economic policy choices are a form of gender-based violence

people, especially women and girls and other marginalized groups, cannot access even the most basic services. Calculations based on data from the CRI Index show that about 3.2 billion people across the world cannot access essential healthcare services, as measured by universal healthcare service coverage, while another 1.3 billion people are spending catastrophic amounts on out-of-pocket healthcare costs, pushing millions into poverty.⁴⁶

The combined impacts of the COVID-19 pandemic, weather extremes due to climate change, and now the war in Ukraine and inflation are all making debt costly for low-income countries and are also impacting government spending on social services. In 2021, average debt servicing (on external and domestic debt) reached 38% of government revenue and 27.5% of government spending across low-and middle-income countries. Debt servicing in African countries is almost three times higher than education spending, six times health spending, 22 times social spending and 236 times more than climate adaptation spending. Interest rates on new borrowing by lower-income countries have increased by 5.7 percentage points this year – almost three times the rate of increase in US government borrowing costs by comparison.

Cuts to public services have resulted in both direct and indirect gendered violence across different sectors. The health sector most clearly reveals how violence manifests in the absence of provision, or where quality provision is decreased and/or made less accessible. Being wealthier has been proven to lead to a longer and healthier life. In India, for example, a so-called upper-caste woman can expect to live 15 years longer than a Dalit⁴⁹ woman, while in São Paulo, Brazil, people in the richest areas can expect to live 14 years longer than those in the poorest areas.⁵⁰

Austerity measures that cut healthcare and diminish access exacerbate such intersectional inequalities in all countries. In the UK, a 2017 report demonstrated that £16.7bn in cutbacks to the National Health Service and welfare budget, along with a 17% decrease in spending for older people since 2009, had in 2015 resulted in the biggest percentage increase in deaths in almost 50 years. This was further evidenced in a review which showed that decreases in life expectancy among women living in the most deprived communities in England since 2011 have coincided with 10 years of austerity in Britain. These gendered impacts are felt along the lines of class, race and ethnicity: Black, Asian and minority ethnic communities in the UK have lower incomes on average.

In lower-middle-income countries, the impacts on women of reduced budget allocation are even more stark. In 2020, Nigeria announced 42% and 54% cuts to health and education, respectively, in response to the COVID-19 pandemic and the expected economic crisis – and increased debts – that would follow. Nigeria has some of the highest rates of maternal mortality and morbidity in the world. According to the World Health Organization (WHO), the lifetime risk of a Nigerian woman dying during pregnancy, childbirth, postpartum or post-abortion is 1 in 22, in contrast to the lifetime risk in rich countries, estimated at 1 in 4,900. These figures are likely to worsen in light of further expected cuts to public spending on health.



Low social protection spending means that the poorest and most vulnerable people, especially women and girls and other marginalized groups, cannot access even the most basic services.





Cuts to public services have resulted in both direct and indirect gendered violence across different sectors.



How prevailing economic policy choices are a form of gender-based violence

Cuts to public services have also led to the removal of protections for women and non-binary people experiencing direct forms of violence. In the wake of austerity policies from 2010 following the economic crisis of 2008, the UK saw the closure of rape crisis centres and domestic violence organizations, which were already underfunded and under-resourced, with demand for such services exceeding supply by an estimated 300%.⁵⁷ This has placed women and non-binary people at greater risk and less able to escape direct violence. LGBTQIA+ people have faced increased risks to their health and personal safety as a result of a reduction in sexual health and mental health services that addressed their specific needs, along with decreased levels of support in finding safe accommodation. Services for this population are typically more reliant on statutory/government funding and are therefore more impacted when it is cut.⁵⁸

This trend has coincided with a broader defunding of feminist and women's rights organizations, many of which were spaces of refuge for women and non-binary people fleeing violence, in the austerity policies that swept across Europe following the financial crisis of 2008. In Ireland, Rape Crisis Network Ireland and SAFE Ireland (a network of women's refuges and support services) had their core funding significantly reduced. ⁵⁹ In Portugal, women's equality projects were reduced to one-third of their original budgets as public funds in particular diminished. ⁶⁰



Cuts to public services have also led to the removal of protections for women and non-binary people experiencing direct forms of violence.





This picture was taken as a part of a project at Cox's bazar, where Rohingya refugee women were supported to create new designs to overcome pre-identified water, sanitation and hygiene (WASH) issues. The project aims to showcase how stronger collaboration with refugees can create facilities that are more appropriate in terms of gender, culture, safety and dignity. Photo: Salahuddin Ahmed

How prevailing economic policy choices are a form of gender-based violence

Cuts to public services and goods are increasingly a precursor to privatization, often initially in the form of public private partnerships (PPPs). For low-income countries struggling to meet various global mandates, PPPs appear to offer an opportunity to take the responsibility for a certain sector off (arguably overstretched) public hands. The advertised 'benefits' of privatization – increased efficiency and economy – are often unfounded, particularly in the long term, ⁶¹ with PPP projects generally leading to decreased/less equitable access.

Again, it is women who are worst affected. In Senegal, for example, privatization following gradual defunding of the publicly owned water company led to price hikes, deepening inequality because people living in poverty spend a bigger share of their income on water than the wealthy. Families living in poverty resorted to fetching water from unsafe sources and cutting household budgets for food and other essential goods and services. This led to an eruption of waterborne diseases and malnutrition, in turn increasing women's care responsibilities as they tended people who were sick. Families is a service of the property of the prope

Similarly, the absence of safe public transport in the face of cuts has gendered consequences. Women use public transport more than men overall; in France, over two-thirds of passengers on transport networks are women, ⁶⁴ and in Kenya, a study revealed that women are more likely than men to use public transport for household and care-related trips. ⁶⁵ Quality and safe public transport is an important element of adequate care infrastructure and ensuring that women's time burdens are not increased. Investment is needed to ensure that public transport is not only available but also safe, to help prevent incidents of direct gender-based violence against women, girls and non-binary people.

Social protection and social spending

Social protection and social spending are at the heart of feminist economic justice. Women are more reliant than men on social protection in the form of benefits for parenting children. The unaffordability of basic goods negatively impacts women the most, as they are often the main purchasers of household items and household food in particular. Cuts to social spending that impact welfare provision – such as child benefits – all have a direct gendered consequence that perpetuates structural violence by impoverishing women and their families, particularly in times of crisis. Austerity measures, such as cutting subsidies, replacing universal social protection systems with social safety nets, reducing public spending and increasing indirect taxation, worsen structural inequality and ultimately have disproportionate effects on women. It is therefore crucial to establish or strengthen universal social protection systems prior to the phasing out of subsidies.

Despite this, the IFIs' preferred mitigation measures include the expansion of social 'safety nets' such as cash transfer programmes, which are targeted at 'the poor' rather than simply being universal. As such, they risk excluding swathes of people who are in desperate need of social security but who, for one reason or another, do not fall within the means-tested criteria. Critically, accessing cash transfer programmes can be difficult for women. In Jordan, for example, only 1.27% of women-headed households receive assistance from the National Aid



The advertised 'benefits' of privatization – increased efficiency and economy – are often unfounded, particularly in the long term, with PPP projects generally leading to decreased/less equitable access.





Women are more reliant than men on social protection in the form of benefits for parenting children.



How prevailing economic policy choices are a form of gender-based violence

Fund (NAF) compared with 5.93% of households headed by men.⁶⁸ At the same time, cash transfers can place an enormous burden on women. Conditional cash transfers linked to school attendance, for example, place greater responsibility on women than men, and the tensions arising from the harmful gendered social norms underlying this can also be a trigger for gender-based violence.⁶⁹ The removal of social spending that keeps universal social protections in place thus has a violent gendered outcome, particularly in the face of rising prices of everyday essential items.



The removal of social spending that keeps universal social protections in place has a violent gendered outcome.



BOX 6: HOW AUSTERITY DENIES PEOPLE THEIR RIGHT TO FOOD

The right to food is a human right, but hunger still kills over 2.1 million people each year. To Following years of austerity in the UK, there is evidence that increasing numbers of people are dying of malnutrition, and there are more homeless people living on the street. From 2014–2015, at the height of the government's austerity measures, there was a 19% year-on-year increase in the use of food banks.

For low- and middle-income countries, the impacts of reduced social spending are even more critical. Food subsidies, for example, have been a key policy approach in India for addressing extreme levels of poverty. And yet food subsidies are being removed, even in the face of record high food prices globally, driven up by inflation. In this is coupled with regressive tax policies that do not always exempt basic food items. Kenya, for example, has expanded VAT coverage to include cooking gas, fuel and some food items, at a time when food inflation has increased in the country to 12.4%. In many households, it is women who need to buy and budget for these items.

There is also clear evidence of the impact of food price hikes on the nutritional status of women and children. A study from Bangladesh shows how food price hikes increase malnutrition, as the poorest households reduce the quality of their food basket by excluding certain items and substituting others with cheaper options. To Despite this, the IMF has required nine countries, including Cameroon, Senegal and Suriname, to introduce or increase the collection of VAT, which often applies to everyday products like food and clothing.

The removal of fuel and energy subsidies has also decreased the overall affordability of essential items, such as cooking fuel, that women disproportionately rely on given their unequal care responsibilities. In Egypt, for example, the price of liquified petroleum gas, which is used for cooking, increased by 712% between 2014 and 2018. In Sudan, where nearly half the population is living in poverty, the scrapping of fuel subsidies as part of the country's recent loan agreement with the IMF is expected to hit the poorest people hardest. In Egypt, for example, the price of liquified petroleum gas, which is used for cooking, increased by 712% between 2014 and 2018. In Sudan, where nearly half the population is living in poverty, the scrapping of fuel subsidies as part of the country's recent loan agreement with the IMF is

How prevailing economic policy choices are a form of gender-based violence

Women are doubly impacted by cuts to services, social protection and infrastructure. Such cuts affect them not only directly (whether it be through their impact on roads, food prices or maternal care) but also indirectly, because when cuts affect those in their care (often multiple individuals), women also act as 'shock absorbers'. They are expected to survive and take care of everyone when the state's provision of services and social protections decrease, as has been witnessed during the COVID-19 pandemic – and to do so quietly. Women's time and work is often neither seen nor counted, with 'real work' frequently represented by images of men. This was particularly evident during the pandemic, when the dominant narrative was that the economy had slowed or shut down, while women's care work expanded.80 Women's unpaid work is often kept invisible (so that it does not have to be properly taken into account, valued or rewarded by a system that relies on it), while women's informal work can be negatively portrayed as illegal, tax-dodging and not part of the wider economy or deserving of investment.81 This leaves women more vulnerable to harassment and poor conditions in the workplace and in the street, as they work without protections and trade without the local infrastructure they need. COVID-19 containment measures relied overwhelmingly on tacit assumptions of an escalation in women's unpaid care work.82



Women are doubly impacted by cuts to services, social protection and infrastructure.





Artur 13 (name has been changed to protect his identity), his mother Tanya, 31, a book keeper and his sister from Cherkasy, Ukraine at the Przmeyśl Glówny train station after fleeing to Poland. Przmeyśl, Poland. Photo: JB Russell /Panos/0xfam

How prevailing economic policy choices are a form of gender-based violence

Part II: Underpaid work and cuts to the public wage bill

Underpaid work, labour rights and increased informalization of labour

Austerity policies that require labour 'flexibilization' necessitate a reduction in the regulations protecting workers and the liberalization of trade and investment. This can include relaxing or even removing dismissal regulations, revising minimum wages and limiting salary adjustment to cost-of-living benchmarks. The approach explicitly promotes business needs and the notion that 'flexibilization generates jobs', for which there is limited evidence. Instead, labour flexibilization is more likely to generate greater economic precarity and increase the likelihood that women and non-binary people will experience gendered economic violence. The export-driven growth model imposed on the Majority World has often demanded exemptions from national labour (and other) laws. Rather than empowering the women brought into its industries, it has exposed them to low-wage labour and other forms of economic violence. Ultimately, labour deregulation leads to restrictions on freedom of association, collective bargaining and unionization, meaning that those facing violence in the workplace have no recourse to collective action.

Globally, the majority of women's employment is characterized by informality, particularly in the Global South; for example, 89.7% of women in Africa who work are in informal employment. ⁸⁶ In rich countries, there are still high numbers of women on casual, part-time, temporary and short-term contracts (or to use the ILO term, non-standard contracts), despite higher participation of women in the formal sector; the ILO estimates that over 40% of working women are on part-time contracts in countries including Germany and Ireland. ⁸⁷ In Belgium, the number reached 42% in 2021, ⁸⁸ and in Australia, 45% in 2022. ⁸⁹ In Canada, in 2021, more than 24% of working women were in part-time employment, versus just 13% of men. ⁹⁰ Many of these women are from minority groups that face multiple structural discriminations based on race, class, sexuality, migrant status and other characteristics. The majority of women from marginalized groups are particularly vulnerable to the exploitative impacts of further labour deregulation that erodes decent working standards.

In the UK, according to the UK's Trade Union Congress, ⁹¹ austerity has resulted in increased female unemployment, public sector cuts which hit women's employment particularly hard, and an increased number of precarious employment contracts for women. In one of the more deprived regions of the country, a 23% increase was recorded in the number of women who were unemployed following austerity measures that began in 2010, while 29% of women compared with 16% of men were in low-paid work overall.



Ultimately, labour deregulation leads to restrictions on freedom of association, collective bargaining and unionization, meaning that those facing violence in the workplace have no recourse to collective action.



How prevailing economic policy choices are a form of gender-based violence

BOX 7: HOW LABOUR DEREGULATION RESULTS IN GENDERED ECONOMIC VIOLENCE

Labour deregulation through austerity amounts to increased exposure to patriarchal violence through the structural exploitation of women's labour as low-wage, casual and disposable. Labour deregulation has been seen consistently over the last 10 years, both as a result of countries accepting IFIs' austerity advice in pursuit of or as a condition of loans, and also as self-imposed measures as countries seek to attract international investment.

For example, in 2020, Indonesia proposed a draft bill that would rescind various pro-labour laws, which was met with resistance by feminist, labour and social movements. ⁹² The increasing wage exploitation, lack of wage security and absence of workplace protections resulting from the bill would expose women, girls and non-binary people to increased levels of economic precarity and the violence that this can bring.

Direct physical violence can also follow labour deregulation, firstly in the workplace. For example, in 2013, the Rana Plaza factory collapse in Dhaka, Bangladesh, killed 1,100 workers and injured many more. The majority were women garment workers on casual contracts with no protections, working in unsafe conditions in a bid to drive down manufacturing costs, producing export items for transnational corporations headquartered in rich countries. 93

Labour deregulation also means that women can find themselves with decreased power and at increased risk of gendered economic violence in the home. Women's unemployment or greater casualization of their work can entrench their role as carers and increase their exposure to gender-based violence (and their inability to escape it). This was clearly evidenced during COVID-19. Just as the pandemic exposed gendered labour inequalities by rendering more women without incomes or regular work and increasing their unpaid care responsibilities, global estimates predicted that for every three months of lockdown, there would be an additional 15 million cases of intimate partner violence. 94 Increases in the number of murders of women, transgender and gender-nonconforming people have followed. 95

Globally, 13 million fewer women are expected to have been employed in 2021 than in 2019, and women informal workers have faced significant increases in unpaid care work and a rise in insecure paid work. ⁹⁶ This deepening gender inequality on the back of continuous austerity policies since the 2008 financial crisis is arguably leading to normalization of precarity and the economic violence it represents, along with its gendered characteristics. Structural inequality that violates the economic rights of women and non-binary individuals has become embedded and normalized. The 'race to the bottom' – whereby the private sector pursues the lowest wage possible to make countries 'investor-worthy' – has become an accepted standard for employment conditions. During the pandemic, two-thirds of countries failed to



Labour deregulation also means that women can find themselves with decreased power and at increased risk of gendered economic violence in the home.





The deepening gender inequality on the back of continuous austerity policies since the 2008 financial crisis is arguably leading to normalization of precarity and the economic violence it represents, along with its gendered characteristics.



How prevailing economic policy choices are a form of gender-based violence

increase the minimum wage in line with per capita GDP.⁹⁷ This trend can also be seen in the rise of the zero-hours contract:⁹⁸ In the UK, women are more likely than men to be earning their income on zero-hours contracts, with Black and minority ethnic women twice as likely as white men to do so.⁹⁹ And even where jobs or hours are not lost, poverty can still prevail among the formally employed in the face of inflation and price rises.

As laws are rescinded and replaced to service 'flexibilization', the legality of the frameworks being created is leading to the formalization of informality and the codification of exploitation. This means that economic risk is shifted onto workers, especially women and non-binary people, as the most marginalized in society are seen as disposable resources that can be cut and stretched when needed, with minimal losses to shareholders. Those without power are thus absorbing most of the impact of economic shocks, as cyclical, periodic, gendered economic violence becomes inherent in the neoliberal capitalist 'logic' and acceptance of market fluctuations and failures. As austerity pushes more and more people into informality and precarity, the narrative around and treatment of informal workers becomes increasingly violent – they are labelled lazy, expendable, illegal and taxevading – and they are increasingly subjected to harassment, physical violence and exploitation by power-holders.



Rowena is a day care teacher in the Philippines – a job she loves, and where she can focus on her students and help them grow. But she wasn't always this happy to go to work. Before her husband began doing his share of care work and household chores, it was all down to Rowena to do her teaching job, cooking and cleaning, fetching water and looking after her children. She used to be exhausted and the long hours took a toll on her health. Photo: Jed Regala/Oxfam

How prevailing economic policy choices are a form of gender-based violence

Cutting the public sector wage bill

Public sector wage bill constraints have undermined the ability of low-income countries to provide essential services to their people. This hinders the recruitment of new teachers, nurses and other essential workers, often in a context of existing severe shortages.

Public sector wage bill cuts and constraints have created several layers of economic impacts on women. The public sector is a major employer of women globally across many countries; it often offers women the most stable jobs with better labour entitlements such as maternity leave, sick leave and pensions. Globally, women represent 46% of the public sector workforce compared with 33% in the private sector; they comprise more than 64% of the public sector education workforce (and the majority of primary school teachers), and 90% of the public health sector workforce. Cutting spending in these sectors is therefore a retrograde step for gender equality and justice. It is also a form of gendered economic violence, through the strategic targeting of 'feminized' institutions that protect the economic stability of many women, pushing women into a private sector landscape where wages can be driven down beyond acceptable levels. Despite this, there is no indication yet of IFIs undertaking analysis of the gendered impact of public sector wage bill constraints or of seeking alternatives or proposing mitigating measures. Constraints or of seeking alternatives or proposing mitigating measures.

Public sector wage bill freezes and job losses therefore have a direct and disproportionate impact on women's incomes, leaving more women unable to meet the cost of living. For example, in Egypt, where 42.4% of employed women were working in the public and governmental sector in 2018 (these jobs are sought after and amenable to women due to their greater security), cuts to the public sector wage bill have followed IMF policies, in tandem with cuts to social protection, even as food, fuel and energy prices have risen. ¹⁰² With such constraints having been an aspect of debt conditionalities for decades, many women will have entered these sectors during periods of employment 'flexibilization' on casual and/or short-term contracts, which makes them more likely to be fired or to lose hours when cuts are imposed. ¹⁰³

BOX 8: CUTTING WITHOUT TAKING ACCOUNT OF CONTEXT

Many cuts to wage bills are occurring in countries with already low levels of GDP expenditure. For example, Nepal, with a wage bill spend at 3.7%, Zimbabwe, at 17% and Nigeria, at 1.9%, were all advised to cut wage bills as part of the IMF's wage bill containment policies, with no preliminary analysis of the social impact of these cuts. 104 This drives down countries' wage bill expenditure to well below the global average. And all this is happening at the time of a global pandemic, when the very services that will be undermined by these cuts – such as health and education – are the ones needed to sustain health and life itself.



Cutting spending in the public sector is a retrograde step for gender equality and justice. It is also a form of gendered economic violence, through the strategic targeting of 'feminized' institutions that protect the economic stability of many women, pushing women into a private sector landscape where wages can be driven down beyond acceptable levels.



How prevailing economic policy choices are a form of gender-based violence

Aside from loss of income, working conditions for women in the public sector suffer as a result of wage bill containment, with patient–practitioner and pupil–teacher ratios increasing beyond recommended norms. This also affects the quality and availability of care for users. Testimonials from frontline health centres in Nigeria reveal scenarios such as two nurses on duty to respond to over 150 women in an antenatal ward, 105 while in Liberia, where the IMF advised a 1.1 percentage cut, the country's ratio of health professionals per 10,000 people was only five (compared to the WHO target of 41). 106 Apart from the direct impacts on morbidity and mortality rates among patients, this also leads to overwork and burnout syndrome among practitioners, with both physical and psychological impacts. 107

Ultimately, the 'logic' behind cuts to spending and the public sector prioritizes neoliberal ideology over more equitable ways of balancing budgets, and in doing so reinforces patriarchal oppression. This has major implications for the national policy sovereignty of Global South governments in a neocolonial geopolitical financial architecture in which rich countries and lenders remain preeminent. Where a country cuts its budget and how it spends it in a time of economic crisis is still a choice, and one that exposes what a society considers valuable. The value judgement that decides to cut frontline health workers during a deadly pandemic or to remove food subsidies during a cost-of-living crisis but will still maintain expenditure on arms or refuse to increase taxes on billionaires can only stem from the view that there are groups within society who are expendable enough to absorb the direct and indirect violence to the mind, body and spirit resulting from those decisions.

BOX 9: COLONIALITY, NEOCOLONIALISM AND THE NEED FOR REPARATIVE JUSTICE

Coloniality refers to long-standing patterns of power that have emerged as a result of colonialism, and which have survived into and beyond the period of independence movements. This is embodied in many different ways, including within the neocolonial financial and political decision-making of the present day, where countries in the Global North continue to exert power and make decisions for nations in the Global South, even without direct rule. The power of both rich corporations and rich countries to block the temporary waiver of intellectual property for COVID-19 vaccines at the World Trade Organization (to allow for countries in the Global South to make vaccines themselves) is a clear manifestation of this. Another example is at the IMF, where decision making is heavily biased towards the United States and former colonial powers such as the UK, creating a clear power imbalance that continues to undermine the national sovereignty and decision making of many formerly colonized nations. Given the continued visibility and impact of colonialism's legacies, the call for reparative justice continues to grow, on the basis that this can be the only means to address the gross violations of the colonial era and the pervasiveness of its legacy within today's global financial and political architecture.



Ultimately, the 'logic' behind cuts to spending and the public sector prioritizes neoliberal ideology over more equitable ways of balancing budgets, and in doing so reinforces patriarchal oppression.



How prevailing economic policy choices are a form of gender-based violence

Part III: Women's unpaid care, time poverty, and the loss of economic and political rights

As outlined above, the loss of public services through cuts and commodification sees women plugging the gaps by supplying care with their own time, while unemployment and more precarious work contracts send them back into the home to meet rising care needs, thereby decreasing or removing their earning power. Austerity – implemented as a result of macroeconomic prescriptions – thus has direct micro-level impacts in the household and community by re-entrenching oppressive and violent gendered social norms.

Unpaid care and time poverty manifest as forms of structural violence with clearly gendered characteristics by forcibly removing or decreasing women's opportunity and right to engage in activities of their choice (whether it be the right to paid work, civic participation or the right to rest). They restrict women's autonomy at a physical, psychological and symbolic level, with women more likely than men to be exhausted and mentally depleted, especially as they take on a greater 'mental load'. 108 Loss of income, social protection and social spending not only increase women's exposure to economic exploitation in the market, but also lead to direct and indirect forms of violence in the home, the street and within institutions. Increased time poverty disables women politically by preventing them from physically and mentally being able to engage in political representation, re-entrenching the status quo where macroeconomic decisions are made without their voices. In a study conducted in Kenya, the Philippines, Canada, the UK and the US, more than 43% of women said they were feeling more anxious, overworked, isolated or physically ill because of their increased care responsibilities during COVID-19. 109 The patriarchal oppression inherent in this system is underscored by the fact that spaces of power are dominated primarily by (often privileged) cisgender men.

More broadly, therefore, attacks on economic rights bleed into a gradual loss of political rights as independence and the ability to organize are corroded, with violence manifesting as the deepening absence of feminist voice, presence and action on the issues and in the spaces where decision making takes place, and on issues which disproportionately affect exactly those whose voices are absent. For example, in certain instances the incursion of privatization into the public sector has seen the reduction of spaces where workers can organize strategically to raise their voices against corporate exploitation¹¹⁰ (advice to privatize state-owned enterprises has been a regular part of the IMF's fiscal consolidation packages on decreasing the wage bill in many countries). This weakens unions and labour movements, further constricting the spaces in which women and non-binary people can utilize collective power to bring change. Paid parental leave that shares unpaid care between people of all genders and the state can ensure increased women's participation in the paid workforce and close the gender pay gap. Sadly, paid parental leave already falls short of the ILO's recommended 18 weeks in 58% of countries, and in 36% of countries, paid maternal leave is below the ILO recommended 14 weeks.¹¹¹



Unpaid care and time poverty manifest as forms of structural violence with clearly gendered characteristics by forcibly removing or decreasing women's opportunity and right to engage in activities of their choice.



How prevailing economic policy choices are a form of gender-based violence

CHAPTER 3: FEMINIST ALTERNATIVES AS VIABLE PROPOSITIONS TO END AUSTERITY

The illogic of austerity has caused enough pain, particularly to women, girls and non-binary individuals. As the world draws on lessons learned from the pandemic and previous failed rounds of austerity, it is time to end austerity measures once and for all.

Instead of pushing painful, failed austerity measures, IFIs should help countries to navigate these turbulent times through a series of practical actions. This includes suspending austerity-based conditionality on all its ongoing loan programmes, particularly for countries worst affected by the compounding crises, and expanding emergency style, debt-free financing. IFIs must promote the importance of taxing wealth and corporations, and should support debt cancellation and a new issuance of Special Drawing Rights, a no-strings-attached form of global currency created by the IMF and distributed to its members in times of global shock. An urgent rethink and reform of global economic governance is needed to increase the voice and agency of countries and people in the Majority World.

Moving beyond austerity with feminist economic alternatives

Feminist economists and activists have been 'imagining, developing, advocating for and implementing economic models, frameworks, strategies and approaches as ways of organising economies and engaging in economic activity as alternatives to mainstream, orthodox approaches for decades'. Feminist economic alternatives (FEAs) seek to address patriarchal power relations and structural oppression through multifaceted approaches for macroeconomic systems change that have economic and gender justice at their heart. FEAs are framed by their juxtaposition and resistance to the neoliberal capitalist system and are strongly underpinned by principles of redistributive justice.

FEAs are *not* economic empowerment approaches that simply bring women into the existing economic system, exploiting their productivity in pursuit of GDP growth, placing the onus on women 'entrepreneuring their way out of poverty' and atomizing women's economic struggles. ¹¹³ Such approaches 'pinkwash' existing programmes to appear gender-just, fall short of the transformative progressive frameworks that FEAs demand, and deflect from the need for systems change by focusing on microlevel indicators of economic empowerment.

Ultimately, FEAs are both visionary and viable, offering concrete alternatives to macroeconomic policies that debunk the 'logic' of neoliberalism and the austerity that comes with it. They are rooted in economies that place a high value on care and centre the well-being of people and planet. Themes include the protection of public goods and services, social protection, decent work and fiscal justice. Underlying all FEAs is the importance of Majority World governments reclaiming and exercising national sovereignty over their policy making – an aspiration that currently remains out of reach due to externally imposed austerity measures and debt in particular.



An urgent rethink and reform of global economic governance is needed to increase the voice and agency of countries and people in the Majority World.



How prevailing economic policy choices are a form of gender-based violence



Women community leaders in Hyderabad, Pakistan. Photo: Khaula Jamil/OxfamAUS

Below are five alternative propositions that feminist scholars and activists offer in direct response to the gendered economic violence wrought by austerity, along with the foundations and enabling environment needed for these alternatives to work.

1. Adopt feminist budgeting and taxation

It is urgently necessary to implement highly progressive taxation measures that in turn must be used to invest in powerful and proven measures that reduce inequality, such as universal social protection and public services. Governments must make the choice to implement wealth taxes instead of cutting their budgets in attempts to raise money. The choice is an obvious one: an annual progressive wealth tax on multi-dollar millionaires at 2% for net wealth \$5m and above, 5% for \$50m and above, and 10% for net wealth of \$1bn and above, could raise \$1.1 trillion more than the annual budget cuts that the governments are planning for the next five years to 2027.

Governments must also challenge the gendered impacts of value added tax (VAT), where tax is placed on consumer goods (more often purchased by women, who have less financial capacity and are in greater precarity). Other examples are targeted income tax approaches that can support the most vulnerable people within society, such as individual tax filing that allows women to claim allowances, ¹¹⁴ and providing tax relief on women's incomes, or introducing laws that allow childcare payments to be tax-deductible. ¹¹⁵



A progressive wealth tax of between 2% and 10% on the world's millionaires and billionaires could raise \$1.1 trillion more than the annual average savings that governments are planning through cuts.

How prevailing economic policy choices are a form of gender-based violence

Although there has been some criticism of gender-responsive budgeting as earlier efforts became more of a tick-box exercise, 116 these efforts are nonetheless recognized for having set the template for understanding how cuts to social spending have differentiated gender impacts, and what needs to happen for fiscal expenditure to be gender-responsive. A more explicitly feminist budgeting movement has started to gain traction, as seen in South Africa with the South African Feminist Budgeting Alliance, and in Zambia in 2018, when civil society, led by women's rights movements, challenged the country's budget allocations that short-changed education spending (Box 10). A feminist budget also allows for the incorporation of analysis that includes non-binary people's needs in a more resolute way, for example by considering the specific needs of the members of the queer community in social services. Meanwhile, concerted efforts in some regions such as Latin America have shown how a women's rights/feminist focus in budgets can influence fiscal policy decision making in the region; this is contributing significantly to the debate on the allocation of resources, with analysis of public spending its mainstay.117



Concerted efforts in some regions such as Latin America have shown how a women's rights/ feminist focus in budgets can influence fiscal policy decision making in the region.



BOX 10: FIGHTING FOR A FEMINIST BUDGET IN ZAMBIA

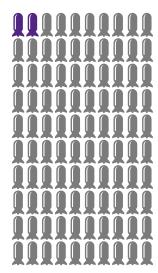
In Zambia in 2019, women organized to challenge decreases in education spending, even as defence spending was increased. Citizen empowerment around the budget process is one example of how to realize an economy that centres feminist concerns and people's welfare by using the existing institutional apparatus. The Fight Inequality Alliance (FIA) Zambia was a major actor in the organizing that led to the creation of an alternative budget: 'The People's Budget'. The movement was not underpinned by a traditional gender-responsive budgeting initiative delivered by national women's organizations, but a broad-based and people-led coalition. FIA conducted trainings on the budget cycle, mainly in rural Zambia, working with grassroots activists on how and when they could get involved with the budget process and how to make a submission. Arguably, this approach allows for greater synergy with the more radical feminist demands of the budget in a way that some gender-responsive budgeting initiatives are no longer capable of doing.

Rachel Noble, Rachel Walker, Lila Caballero and Asha Herten. [2020]. Another world is possible Volume 4: Building the conditions for feminist economic alternatives to flourish. Action Aid. https://www.actionaid.org.uk/publications/another-world-possible-volume-4-building-conditions-feminist-economicalternatives

How prevailing economic policy choices are a form of gender-based violence

2. Invest in public goods, services and infrastructure, and challenge privatization

Ensuring the fiscal space for rights-based services to be publicly provided is a political commitment that requires investment, but also a rejection of privatization of public goods that leads to their commodification and decreased access for those who need them most. Governments continue to deprioritize the needs of women and girls: just 2% of what governments spend on defence could end interpersonal gender-based violence in 132 countries. 118 We must build strong social protection systems that include universal healthcare, protection from violence, fair and equitable access to services, and investments in the care infrastructure. Examples of commitments to alternative frameworks are increasingly available. They include the significant political and financial investment that can be found in the Bogotá Care System in Colombia (Box 11), the Uruguay Care Act, and the Costa Rican National Network for Childcare and Development. Each of these were the culmination of movement-building by coalitions of civil society, professional care/health sector organizations, academia, government and some private sector actors. Critically, in each case the aim is to embed these alternatives so they are deemed an essential part of the political and cultural contexts, allowing them to withstand competing neoliberal agendas.



Just 2% of what governments spend on defence could end interpersonal genderbased violence in 132 countries.

BOX 11: THE BOGOTÁ CARE SYSTEM

In response to activism around the issue of gendered care work in Bogotá (where 3.6 million out of four million women carry out unpaid care work), the government developed the Bogotá CARE System, which aims to bring the city and its services to women who are unable to travel far from home. Considered a radical 'ease of access' model, it required reorganization of how the city is planned and operates, centring the women whose lives and work had previously been invisible. It prioritizes the well-being of both caregivers and the cared-for, allowing women to take care of themselves knowing that their loved ones are receiving the best possible care.

Shifting attitudes is a major part of the System's work towards sustainability. This includes changing gender norms at the household level but also at the societal level, through campaigns that show the value of care, and creating the CARE Alliance – a growing network of NGOs, private sector actors, academia and civil society. More critically, the programme aims at sustainability by embedding the CARE System into the Urban Master Plan for Bogotá – designed in a consultative manner with input from over 23,000 people – as a means of surviving in the face of competing political agendas. The aim is to entrench the CARE System so deeply that it is a permanent and essential part of Bogota's services and how the city is governed, regardless of political shifts.

Arenas, A.I. (2021, June 17). District Care System of Bogota, An Innovative Territorial Public Policy Strategy for Colombia. NewCities. https://newcities.org/wellbeing-bogota-ana-isabel-arenas/



We must build strong social protection systems that include universal healthcare, protection from violence, fair and equitable access to services, and investments in the care infrastructure.



How prevailing economic policy choices are a form of gender-based violence

3. Ensure decent work and social protection

Decent work (formal, informal, paid and unpaid) is a critical feminist demand that is essential to countering the gendered economic violence of austerity. In its vision of a just transition, Public Services International (PSI) calls for a 'feminist transformation of the gendered division of labour, the revalorization of the work of women and feminized sectors, and the elimination of the patriarchy of the wage' (i.e. the invisibility and exploitation of women's work). 119

Firstly, Global South governments must be able to adopt counter-cyclical policies that will help them to reboot their economies, including on spending towards the maintenance of employment as opposed to cutting jobs. ¹²⁰ Decent work is underpinned not only by the creation of jobs, but also by the protection and promotion of workers' rights, access to social protection, and the freedom of association and social dialogue. The demand for decent work is a direct counterproposition to the current status quo of devalued work – particularly that done by women, non-binary people and the most marginalized groups – and its contribution to capital accumulation across global value chains. Full implementation of the ILO's labour standards are a primary framework to achieve this, including for women working in the informal economy and those in the care economy, along with ambitious gender-transformative industrial strategies at all levels, including trade and investment treaties.

4. Invest in research and knowledge production for more informed decisions

Data remains one of the biggest challenges towards understanding the impact of macroeconomic policies on women, girls and non-binary people. Less than half the data needed to monitor SDG 5, 'Achieve gender equality and empower all women and girls', is available. 121 According to the UN Statistics Division, this includes data that affects women and girls exclusively or primarily, spans a wide range of socioeconomic issues, and that could provide meaningful insight into differences in well-being across different genders. 122 Proper research and data collection will support policy makers to take informed decisions when integrating the needs of diverse genders into their policy choices, including data that is segregated by race, ethnicity, age and other categories that allow a proper intersectional analysis. In the health field alone, women are often underrepresented in many scientific and clinical studies. 123 According to the Global Health 50/50 2020 report, only about 35% of the reported data is segregated by gender, 124 and even then, organizations do not always use the data for gender analysis. It is even worse for non-binary people and the queer community, as they remain largely invisible when it comes to data collection and surveying. If we are to root out gender-based economic violence and ensure that gender is at the heart of policy making, this must begin with prioritizing the collection, transparent sharing and depoliticization of disaggregated data.



Decent work (formal, informal, paid and unpaid) is a critical feminist demand that is essential to countering the gendered economic violence of austerity.



How prevailing economic policy choices are a form of gender-based violence

5. Support feminist representation and organization

Very few women and even fewer non-binary individuals make the economic and political decisions that affect their lives. In 2022, only 26% of all national parliamentarians are women, up from 11% in 1995. 125 At the current rate of progress, gender parity in national legislative bodies will not be achieved before 2063. 126 In some countries the situation is worse: in Brazil, for example, at the municipal level, new data shows that it could take 144 years to reach equal gender representation in the legislative house. 127 Policy making is hence put in the hands of men, or women who belong to parties that are led by men. For example, in Lebanon, six of the eight women MPs belong to a man-led political party, are related to male politicians, or have inherited their seats from their fathers or husbands. 128 And while women continue to be underrepresented, members of the LGBTQIA+ community are almost not represented at all, creating an even bigger disparity in decision making. In the US, just over 1,000 elected officials nationwide identify as openly LGBTQIA+, representing just 0.2% of people in elected positions. 129

Even in more progressive countries, women face social stigma that hinders their willingness to participate in traditional political life. In Sweden, a comparison of the relationship trajectories of winning and losing candidates for mayor and parliamentarian shows that promotion to one of these jobs doubles the probability of divorce for women, but not for men. The underrepresentation of women in power is compounded by a continuously declining civic space post-pandemic. In Jordan, in a survey of feminist organizations, over 90% of respondents described the civic space around their activism for gender justice as shrinking. The underrepresentation of women in Jordan, in a survey of feminist organizations, over 90% of respondents described the civic space around their activism for gender justice as shrinking.

Women's representation solely as a way to meet a certain quota reflects another face of 'pinkwashing' and identity politics, which is increasingly popular under neoliberal regimes. Proper uptake of the feminist agenda needs to be reflected in both political representation and grassroots mobilization to truly shift power. Social movements have been particularly important in the advancement of gender justice, and this must not stop here. We call for further funding for grassroots movements and community mobilization in particular, and direct funding for women's rights organizations in the Global South as a fundamental tool for the empowerment of local activists. Funding should be coupled with advocacy in support of changing national laws and policies that hinder citizens' ability to organize and protest.



We call for further funding for grassroots movements and community mobilization in particular, and direct funding for women's rights organizations in the Global South as a fundamental tool for the empowerment of local activists.



How prevailing economic policy choices are a form of gender-based violence

ENDNOTES

- 1 I. Ortiz and M. Cummings. (2022). End Austerity: A Global Report on Budget Cuts and Harmful Social Reforms in 2022–2025. Eurodad. https://www.eurodad.org/end-austerity-a-global-report
- 2 Ibio
- 3 A. Mezzadri. (2016). Class, gender and the sweatshop: on the nexus between labour commodification and exploitation. Third World Quarterly. 37:10, 1877–1900. DOI: 10.1080/01436597.2016.1180239
- 4 D. Abed and A. Kamande. (2022). *The Assault of Austerity: Methodology note*. 0xfam. https://policy-practice.oxfam.org/resources/the-assault-of-austerity-how-prevailing-economic-policy-choices-are-a-form-of-g-621448/
- 5 S. Bhalla, K. Bhasin and A. Virmani. (2022). Pandemic, Poverty, and Inequality: Evidence from India. IMF Working Paper No. 2022/069. https://www.imf.org/en/Publications/WP/Issues/2022/04/05/Pandemic-Poverty-and-Inequality-Evidence-from-India-516155
- 6 M. Marmot, J. Allen, T. Boyce, P. Goldblatt and J. Morrison.(2022). Health Equity in England: The Marmot Review 10 Years On. Institute of Health Equity. https://www.health.org.uk/publications/reports/the-marmot-review-10-years-on
- 7 Towers, J., & Walby, S. (2012). Measuring the impact of cuts in public expenditure on the provision of services to prevent violence against women and girls. Safe-The Domestic Abuse Quarterly, 41, 1-58.
- 8 Womensgrid. (2015, June 15). Rape Crisis Network Ireland (RCNI) response to withdrawal of funding. Press release. https://www.womensgrid.org.uk/groups/?p=3321
- 9 Tamale, N. (2021). Adding Fuel to Fire: How IMF demands for austerity will drive up inequality worldwide. 0xfam. D0I: 10.21201/2021.7864. https://policy-practice.oxfam.org/resources/adding-fuel-to-fire-how-imf-demands-for-austerity-will-drive-up-inequality-worl-621210/
- 10 'Majority World' is an alternative term for 'Global South', 'Developing World', or 'Third World'. It describes countries in Africa, Asia, South and Central America, the Caribbean and the Pacific more geographically accurately and refers to countries where most of the world's population resides. It is a term increasingly being used as an alternative among African feminists, including the NAWI Collective: https://www.nawi.africa/
- 11 D. Abed and A. Kamande. (2022). The Assault of Austerity: Methodology note, op. cit.
- 12 Ibi
- 13 Oxfam. (2022). First Crisis, Then Catastrophe. Media briefing. https://www.oxfam.org/en/research/first-crisis-then-catastrophe
- 14 Ibid
- World Economic Forum. (2022). Global Gender Gap Report 2022. https://www.weforum.org/reports/global-gender-gap-report-2022/
- 16 UN Women. (2021). COVID-19 will push millions more into extreme poverty. https://www.unwomen.org/sites/default/files/Headquarters/Attachments/ Sections/Library/Publications/2020/Gender-equality-in-the-wake-of-COVID-19-Poverty-pullout-en.pdf
- 17 J.D. Ostry, P. Loungani and D. Furceri. (2016). Neoliberalism: Oversold? Finance and Development, June 2016, Vol. 53, No. 2. https://www.imf.org/external/pubs/ft/fandd/2016/06/ostry.htm; and OECD. (2011). Government at a Glance 2011. https://www.oecd.org/gov/governmentataglance2011.htm
- 18 I. Ortiz and M. Cummins. (2019). Austerity: The new normal A renewed Washington Consensus 2010-24. ITUC, Bretton Woods Project, Public Services International, Initiative for Policy Dialogue and Eurodad. https://socialprotection.org/discover/publications/austerity-new-normal-renewed-washington-consensus-2010-24
- 19 E. Berkhout, et al. (2021). The Inequality Virus: Bringing together a world torn apart by coronavirus through a fair, just and sustainable economy. Oxfam. https://www.oxfam.org/en/research/inequality-virus
- 20 Tamale, N. (2021). Adding Fuel to Fire, op. cit.
- 21 I. Ortiz and M. Cummings (2022) End Austerity: A Global Report on Budget Cuts and Harmful Social Reforms in 2022-25. Eurodad. https://www.eurodad.org/end_austerity_a_global_report
- 22 UN Department of Economic and Social Affairs. (2017). World Economic and Social Survey 2017. https://www.un.org/development/desa/dpad/wpcontent/uploads/sites/45/WESS 2017 ch3.pdf
- 23 K. Farnsworth and Z.M. Irving. (2018). Austerity: Neoliberal dreams come true? Critical Social Policy. pp. 461–481. https://doi.org/10.1177/0261018318762451
- Berik, G. (2017). Beyond the rhetoric of gender equality at the World Bank and the IMF. Canadian Journal of Development Studies/Revue canadienne d'études du développement, 38(4), 564-569.
- 25 See endnote 9.
- 26 J. Oringer and C. Welch (1998). Structural Adjustment Programmes. Institute for Policy Studies. https://ips-dc.org/structural_adjustment_programs/
- 27 Tamale, N. (2021). Adding Fuel to Fire, op. cit.
- 28 M. McKee, M. Karanikolos, P. Belcher and D. Stuckler. [2012]. Austerity: a failed experiment on the people of Europe. Clin Med (Lond). 2012 Aug;12(4):346-50. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4952125/#:~:text=The%20results%20of%20these%20experiments,halted%20once%20austerity%20measures%20hit
- 29 G. Fanjul. (2014). Children of the Recession: The impact of the economic crisis on child well-being in rich countries. UNICEF. Innocenti Report Card no. 12. https://www.unicef-irc.org/publications/733-children-of-the-recession-the-impact-of-the-economic-crisis-on-child-well-being-in.html

- 30 OHCHR. (2019). Visit to the United Kingdom of Great Britain and Northern Ireland Report of the Special Rapporteur on contemporary forms of racism, racial discrimination, xenophobia and related intolerance. A/HRC/41/54/Add.2. https://www.ohchr.org/en/documents/country-reports/ahrc4154add2-visit-united-kingdom-great-britain-and-northern-ireland
- 31 Global Development Policy Center. (2021). Poverty, Inequality and the IMF: How Austerity Hurts the Poor and Widens Inequality. https://www.bu.edu/gdp/2021/04/02/poverty-inequality-and-the-imf-how-austerity-hurts-the-poor-and-widens-inequality/
- 32 B. Berberoglu. [1994]. Class, Race and Gender: The Triangle of Oppression. Race, Sex & Class, 2(1), 69-77. http://www.jstor.org/stable/41680097
- 33 L. Ossome. (2015). In Search of the State? Neoliberalism and the labour question for pan-African feminism. Feminist Africa, 20. http://www.agi.uct.ac.za/sites/default/files/image tool/images/429/feminist africa journals/archive/20/2 fa20 feature 1.pdf
- 34 A. Mezzadri. (2016). Class, gender and the sweatshop, op. cit.
- 35 Gender and Development Network. Women's economic justice and feminist macroeconomic alternatives. https://gadnetwork.org/issues/womens-economic-justice
- 36 N. Ahmed, et al. (2022). Inequality Kills: The unparalleled action needed to combat unprecedented inequality in the wake of COVID-19. Oxfam. https://www.oxfam.org/en/research/inequality-kills
- 37 D. Archer and R. Saalbrink. (2021). The Public Versus Austerity: Why Public Sector Wage Bill Constraints Must End. ActionAid. https://actionaid.org/publications/2021/public-versus-austerity-why-public-sector-wage-bill-constraints-must-end
- 38 S. Reis. (2018). The Impact of Austerity on Women in the UK. Women's Budget Group. https://www.ohchr.org/sites/default/files/Documents/Issues/Development/IEDebt/WomenAusterity/WBG.pdf
- 39 M. Marmot, J. Allen, T. Boyce, P. Goldblatt and J. Morrison. (2022). Health Equity in England, op. cit.
- 40 S. Hall. (2018). The Personal is Political: Feminist Geographies of/in Austerity. Geoforum. https://doi.org/10.1016/j.geoforum.2018.04.010
- 41 D. Abed and A. Kamande. (2022). The Assault of Austerity: Methodology note, op. cit.
- 42 UNICEF. (2016, Aug 29). Collecting water is often a colossal waste of time for women and girls. Press release. https://www.unicef.org/press-releases/unicef-collecting-water-often-colossal-waste-time-women-and-girls
- 43 A. Parvez Butt, et al. (2018). Exploring the Need for Gender-Equitable Fiscal Policies for a Human Economy: Evidence from Uganda and Zimbabwe. Oxfam. DOI: 10.21201/2017.1725. https://policy-practice.oxfam.org/resources/exploring-the-need-for-gender-equitable-fiscal-policies-for-a-human-economy-evi-620417/
- 44 J. Walker, et al. [2022]. The Commitment to Reducing Inequality Index 2022. Oxfam and Development Finance International. DOI: 10.21201/2022.9325. https://policy-practice.oxfam.org/resources/the-commitment-to-reducing-inequality-index-2022-621419/
- 45 Author's calculations based on the CRI Index 2022 (ibid). Population data is from UN Population for 2020 (see https://population.un.org/wpp/Download/Standard/CSV/)The CRI Index 2022 covers 161 countries and the CRI Index 2020 had 158 countries (see https://policy-practice.oxfam.org/resources/fighting-inequality-in-the-time-of-covid-19-the-commitment-to-reducing-inequali-621061/). Only countries in both indexes were used to calculate the trend.
- 46 Calculation based on the CRI Index 2022 (ibid). The CRI countries cover 161 countries, home to about 5.8 billion people. Of these, 41% of the population lack universal healthcare service coverage and 17% are experiencing catastrophic out-of-pocket spending. These percentages were multiplied by the global population in 2020 (ibid) to arrive at 3.2 billion and 1.3 billion people.
- 47 J. Walker, et al. (2022). The Commitment to Reducing Inequality Index 2022, op. cit.
- 48 Debt Justice. (2022). Rising interest rates and falling currencies in lower income countries. https://debtjustice.org.uk/wp-content/uploads/2022/09/Bonds-and-exchange-rates_09.22.pdf
- The term Dalit means 'oppressed', 'broken' or 'crushed' to the extent of one's losing original identity. However, this name has been adopted by the people otherwise referred to as Harijans, or 'Untouchables', and has come to symbolize for them a movement for change and for the eradication of centuries-old oppression under the caste system. In legal and constitutional terms, Dalits are known in India as scheduled castes. More information can be found at https://minorityrights.org/minorities/dalits/
- 50 N. Ahmed, et al. (2022). Inequality Kills, op. cit.
- 51 L. Hiam, D. Dorling, D. Harrison and M. McKee. [2017]. Why has mortality in England and Wales been increasing? An iterative demographic analysis. *Journal of the Royal Society of Medicine*, 2017;110(4):153–162. https://doi.org/10.1177/0141076817693599
- 52 M. Marmot, J. Allen, T. Boyce, P. Goldblatt and J. Morrison. (2022). *Health Equity in England,* op. cit.
- 53 Ibid
- 54 A. Abu, et al. (2020, June 04). Outrage over cut in health, education budgets. The Guardian Nigeria. https://guardian.ng/news/outrage-over-cut-in-health-education-budgets/
- 55 WHO. (2015). Trends in Maternal Mortality: 1990 to 2015 Estimates Developed by WHO, UNICEF, UNFPA, World Bank Group and the United Nations Population Division. https://reliefweb.int/report/world/trends-maternal-mortality-1990-2015-estimates-who-unicef-unfpa-world-bank-group-and
- 56 WHO. (2019, June 25). Maternal health in Nigeria: generating information for action. https://www.who.int/news/item/25-06-2019-maternal-health-in-nigeria-generating-information-for-action
- 57 D. Sands. (2012). The Impact of Austerity on Women. Fawcett Society. https://www.fawcettsociety.org.uk/Handlers/Download.ashx?IDMF=f61c3b7e-b0d9-4988-haf6-e3falef7d17f
- 58 M. Mitchel, K. Beninger, N. Rahim and S. Arthurs. (2013). Implications of austerity for LGBT people and services. NatCen. https://natcen.ac.uk/our-research/research/implications-of-austerity-on-lgbt-people-in-public-services/; and F. Colgan, C. Hunter and A. McKearney. (2014). 'Staying Alive': The Impact of 'Austerity Cuts' on the LGBT Voluntary and Community Sector (VCS) in England and Wales. https://openresearch.lsbu.ac.uk/item/8780v

- 59 Womensgrid. (2015, June 15). Rape Crisis Network Ireland (RCNI) response to withdrawal of funding, op. cit. https://www.womensgrid.org.uk/groups/?p=3321
- 60 A. Elomaki. (2012). The price of austerity: The Impact on Women's Rights and Gender Equality in Europe. European Women's Lobby. https://www.womenlobby.org/The-Price-of-Austerity-The-Impact-on-Women-s-Rights-and-Gender-Equality-in
- 51 Leigland. (2018). Public Private Partnerships in Developing Countries: The Emerging Evidence-based Critique. The World Bank Research Observer, Vol. 33, Issue 1, February 2018, pp.103–134. https://doi.org/10.1093/wbro/lkx008.
- 62 Y. Fall. (2011). The Cost of Commoditization of Food and Water for Women. In D. Elson and D. Jain (eds). (2011). Harvesting Feminist Knowledge for Public Policy: Rebuilding Progress. International Development Research Centre, Sage.
- 63 Ibid.
- 64 International Transport Forum. (2018). Women's Safety and Security: A Public Transport Priority. https://www.itf-oecd.org/womens-safety-security
- 65 UN Women. (2021). Women and Public Transport in East Africa: Statistical evidence of women's use and experience of public transport in Nairobi. https://data.unwomen.org/sites/default/files/documents/Publications/Nairobi public-transport statistical-evidence.pdf
- 66 N. Abdo. (2019). The Gendered Impact of IMF Policies in MENA: The case of Egypt, Jordan and Tunisia. Oxfam. D01: 10.21201/2019.5143. https://policy-practice.oxfam.org/resources/the-gendered-impact-of-imf-policies-in-mena-the-case-of-egypt-jordan-and-tunisi-620878/
- 67 Ibid
- 68 Ihid
- 69 Ihid
- 70 N. Ahmed, et al. [2022], Inequality Kills, op. cit.
- 71 C. Glover. (2018). Violent proletariansiation: Social murder, the reserve army of labour and social security austerity in Britain. Critical Social Policy. Vol. 39, Issue 3. Sage journals. https://doi.org/10.1177/026101831881693
- 72 Ibid
- 73 S. Bhalla, K. Bhasin and A. Virmani. (2022). Pandemic, Poverty, and Inequality, op. cit.
- 74 I. Ortiz, M. Cummins, J. Capaldo and K. Karunanethy. (2015). The Decade of Adjustment: A Review of Austerity Trends 2010–2020 in 187 Countries. ESS Working Paper No.53. Columbia University, ILO and the South Centre. https://www.ilo.org/secsoc/information-resources/publications-and-tools/Workingpapers/WCMS-431730/lang--en/index.htm
- 75 Statista. (2022). Inflation rate for food in Kenya from March 2020 to May 2022. https://www.statista.com/statistics/1136782/food-inflation-rate-in-kenya/#:-:text=In%20May%202022%2C%20the%20year.the%20country%20since%20March%202022.
- 76 R. Selim. (2013). The political economy of food price: The case of Bangladesh. WIDER Working Paper No. 2013/002. The United Nations University World Institute for Development Economics Research (UNU-WIDER), Helsinki. https://doi.org/10.1093/acprof:oso/9780198718574.003.0011
- 77 Oxfam. (2022, April 19). IMF must abandon demands for austerity as cost-of-living crisis drives up hunger and poverty worldwide. Press release. https://www.oxfam.org.uk/mc/fiv25y/
- 78 N. Abdo. (2019). The Gendered Impact of IMF Policies in MENA, op. cit.
- 79 N. Abdo. [2022, April 18]. How the IMF is pushing an austerity-based recovery. 0xfam International, Washington Office blog. <a href="https://medium.com/@0xfamlFls/how-the-imf-is-pushing-an-austerity-based-recovery-f19c6040e918#:~:text=As%20part%20of%20its%20IMF,into%20deeper%20hunger%20and%20instability
 and <a href="https://medium.com/@0xfamlFls/how-the-imf-is-pushing-an-austerity-based-recovery-f19c6040e918#:~:text=As%20part%20of%20its%20IMF,into%20deeper%20hunger%20and%20instability
- A. Parkes, A. Parvez Butt and D. Stefov. (2020, May 7). Coronavirus and the case for care: Envisioning a just, feminist future. From Poverty to Power blog. https://frompoverty.oxfam.org.uk/coronavirus-and-the-case-for-care-envisioning-a-just-feminist-future/
- 81 Action Aid. (2018). Taxation of the informal sector. Progressive Taxation Briefing. https://actionaid.org/sites/default/files/publications/informal_sector_taxes.pdf
- 82 E. Seery, A. Marriott, K. Malouf-Bous and R. Shadwick. (2020). From catastrophe to catalyst Can the World Bank make COVID-19 a turning point for building universal and fair public healthcare systems? Oxfam. https://www.oxfam.org/en/research/catastrophe-catalyst
- 83 I. Ortiz, M. Cummins, J. Capaldo and K. Karunanethy. (2015). The Decade of Adjustment, op. cit.
- 84 Ibid
- 85 C.P. Chandrasekhar, J. Ghosh, N. Yadav and S. Sharma. (2021). Insecurity of women workers and the chimera of formality in India. In Informal Women Workers in the Global South. Routledge.
- 86 ILO. (2018). Women and Men in the Informal Economy: A Statistical Picture. Third Edition. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms-626831.pdf
- 87 M. Aleksynska. (2017). Women in Non-standard Employment. INWORK Policy Brief No. 9. ILO. https://www.ilo.org/travail/info/fs/WCMS_556160/lang--en/index.htm
- 88 StatBel. (2022, March 31). A quarter of employees work part-time. https://statbel.fgov.be/en/themes/work-training/labour-market/part-time-employment
- 89 Australian Government (2022). Gender equality workplace statistics at a glance 2022. Workplace Gender Equality Agency. https://www.wgea.gov.au/publications/gender-equality-workplace-statistics-at-a-glance-2022
- 90 Statistics Canada. (2022). Labour force characteristics by industry, annual (x 1,000). Table 14-10-0023-01. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002301

- 91 TUC. (2015). The Impact on Women of Recession and Austerity. https://www.tuc.org.uk/sites/default/files/WomenRecession.pdf
- 92 APWLD. (2020, November 5). Solidarity with Indonesian Feminist, Labour and Social Movements against Omnibus Law on Job Creation. https://apwld.org/solidarity-with-indonesian-feminist-and-social-movements-against-omnibus-law-on-job-creation/
- 93 Ethics Unwrapped. (n.d.). Collapse at Rana Plaza. McCombs School of Business, The University of Texas at Austin. https://ethicsunwrapped.utexas.edu/video/collapse-at-rana-plaza
- 94 N. Ahmed. (2022). Inequality Kills, op. cit.
- 95 Ibid
- 96 ILO. (2021). Building Forward Fairer: Women's rights to work and at work at the core of the COVID-19 recovery. Policy brief. https://www.ilo.org/gender/Informationresources/Publications/WCMS 814499/lang--en/index.htm
- 97 J. Walker, et al. (2022). The Commitment to Reducing Inequality Index 2022, op. cit.
- 98 A zero-hours contract is one in which the employer does not guarantee the individual any hours of work.
- 99 TUC. (2021, June 14). BME women almost twice as likely to be on zero-hours contracts as white men, TUC and ROTA find. https://www.tuc.org.uk/news/bme-women-almost-twice-likely-be-zero-hours-contracts-white-men-tuc-and-rota-find
- 100 T. Mukhtarova, F.A. Baig and Z. Hasnain. [2021, Sept 27]. Five facts on gender equity in the public sector. World Bank Blogs. https://blogs.worldbank.org/governance/five-facts-gender-equity-public-sector; D. Archer and R. Saalbrink. [2021]. The Public Versus Austerity, op. cit.
- 101 D. Archer and R. Saalbrink. (2021). Ibid.
- 102 N. Abdo. (2019). The Gendered Impact of IMF Policies in MENA, op. cit.
- 103 D. Archer and R. Saalbrink. (2021). The Public Versus Austerity, op. cit.
- 104 Ibid.
- 105 Ibid.
- 106 Ibid.
- 107 M.B. Kangarlou, F. Fatemi, F. Paknazar and A. Dehdashti. (2022). Occupational Burnout Symptoms and Its Relationship With Workload and Fear of the SARS-CoV-2 Pandemic Among Hospital Nurses. Public Health, 27 April 2022. https://doi.org/10.3389/fpubh.2022.852629
- 108 M. Hogenboom. (2021, May 18). The hidden load: how 'thinking of everything' holds mums back. BBC. https://www.bbc.com/worklife/article/20210518-the-hidden-load-how-thinking-of-everything-holds-mums-back
- 109 M. Bolis, et al. (2020). Care in the Time of Coronavirus: Why care work needs to be at the centre of a post-COVID-19 feminist future. Oxfam. DOI: 10.21201/2020.6232. https://policy-practice.oxfam.org/resources/care-in-the-time-of-coronavirus-why-care-work-needs-to-be-at-the-centre-of-a-po-621009/
- 110 D. Archer and R. Saalbrink. (2021). *The Public Versus Austerity,* op. cit.
- 111 J. Walker, et al. (2022). The Commitment to Reducing Inequality Index 2022, op. cit.
- 112 R. Noble, R. Walker, L. Caballero and A. Herten. [2020]. Another World is Possible: Advancing feminist economic alternatives to secure rights, justice and autonomy for women and a fair, green, gender equal world. ActionAid. https://www.actionaid.org.uk/publications/another-world-possible-advancing-feminist-economic-alternatives
- 113 F. Kelleher. (2017). Disrupting Orthodoxies in Economic Development: An African Feminist Perspective. Feminist Africa, Vol. 22. https://feministafrica.net/2019/08/15/disrupting-orthodoxies-in-economic-development-an-african-feminist-perspective-2/
- 114 R. Sharpe. (2017). Making Tax Work for Women's Rights. ActionAid. https://www.actionaid.org.uk/sites/default/files/publications/actionaid_briefing_making_tax_work_for_womens_rights.pdf
- 115 FEMNET. (2017). What are the Gender Dimensions of IFFs? Strengthening African Women's Engagement and Contribution. https://femnet.org/wp-content/uploads/2017/07/FEMNET.-Full-Research-paper-on-Gender-Dimensions-of-IFFs-21.7.2017.pdf
- 116 K. Ghosh. (2010). Gender-sensitive Macroeconomics and Reshaping Economic Development in the Context of the Crisis. In C. Wichterich (ed). (2015). In search of Economic Alternatives for Gender and Social Justice: Voices from India. WIDE.
- 117 L. Barba and R. Coello. (2017). Gender-Responsive Budgeting in Latin America: Regional Learning to Advance Financing for Gender Equality. In Financing for Gender Equality, pp. 105–139. Palgrave Macmillan, London.
- ${\tt 118} \quad {\tt D.\,Abed\,and\,A.\,Kamande.\,(2022)}. \textit{ The Assault of Austerity: Methodology note,} \ {\tt op.\,cit.}$
- 119 V. Montúfar. (2022, May 19). A feminist just transition must be anti-patriarchal and decolonial. Public Services International. https://publicservices.international/resources/news/a-feminist-just-transition-must-be-anti-patriarchal-and-decolonial?id=130458lang=en
- 120 M. Weisbrot, et al. (2009). IMF-Supported Macroeconomic Policies and the World Recession: A Look at Forty-One Borrowing Countries. Center for Economic Policy and Research. https://cepr.net/report/imf-supported-macroeconomic-policies-and-the-world-recession/
- 121 D. Appel and F. Ngom. (2022, July 18). Three ways to close the gender data gap. 0ECD Development Matters blog. https://oecd-development-matters.org/2022/07/18/three-ways-to-close-the-gender-data-gap/
- 122 UN Department of Economic and Social Affairs. (2016). Integrating a Gender Perspective into Statistics. https://unstats.un.org/unsd/demographic-social/Standards-and-Methods/files/Handbooks/gender/Integrating-a-Gender-Perspective-into-Statistics-E.pdf
- 123 S. Feldman, et al. (2019). Quantifying Sex Bias in Clinical Studies at Scale With Automated Data Extraction. JAMA Netw Open. 2019;2(7):e196700. doi:10.1001/jamanetworkopen.2019.6700. https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2737103?widget=personalizedcontent&previousarticle=0

- 124 Global Health 50/50. (n.d.). Organisations generally fail to present sex-disaggregated programmatic data. https://globalhealth5050.org/gh5050-summary-findings-on-sex-disaggregation-of-data/
- 125 IPU Parline. Global and regional averages of women in national parliaments. https://data.ipu.org/women-averages
- 126 UN Women. Facts and figures: Women's leadership and political participation. https://www.unwomen.org/en/what-we-do/leadership-and-political-participation/facts-and-figures
- 127 Oxfam Brasil. (2022, July 25). Estudo mostra que equidade de gênero na política brasileira pode levar mais de um século. Press release. [In Portuguese]. https://www.oxfam.org.br/noticias/estudo-mostra-que-equidade-de-genero-na-politica-brasileira-pode-levar-mais-de-um-seculo/
- 128 M. El Chamaa. (2022, May 18). Meet the eight women elected to Parliament in 2022. L'Orient Today. https://today.lorientlejour.com/article/1300011/-25. html
- 129 LGBTQ Victory Institute. (2022). Out for America 2022: A Census of Out LGBTQ Elected Officials Nationwide. https://victoryinstitute.org/wp-content/uploads/2022/09/out-for-America-Report-2022-web.pdf;
- 130 O. Folke and J. Rickne. (2020). All the Single Ladies: Job Promotions and the Durability of Marriage. American Economic Journal: Applied Economics, 12 (1): 260–87. DOI: 10.1257/app.20180435. https://www.aeaweb.org/articles?id=10.1257/app.20180435
- 131 N.M. Garlick. (2020). Impact of Shrinking Space on Women Organising in Jordan. Kvinna till Kvinna Foundation. https://kvinnatillkvinna.org/wp-content/uploads/2021/08/IMPACT-0F-SHRINKING-CIVIC-SPACE-ON-FEMINISTS-ORGANISING-IN-JORDAN-1.pdf

© Oxfam International November 2022

For further information on the issues raised in this paper please email advocacy@oxfaminternational.org

This publication is copyright but the text may be used free of charge for the purposes of advocacy, campaigning, education, and research, provided that the source is acknowledged in full. The copyright holder requests that all such use be registered with them for impact assessment purposes. For copying in any other circumstances, or for re-use in other publications, or for translation or adaptation, permission must be secured and a fee may be charged. Email policyandpractice@oxfam.org.uk.

The information in this publication is correct at the time of going to press.

Published by Oxfam GB for Oxfam International under ISBN 978-1-78748-984-4 in November 2022. DOI: 10.21201/2022.9844

Oxfam GB, Oxfam House, John Smith Drive, Cowley, Oxford, OX4 2JY, UK

Oxfam

Oxfam is an international confederation of 21 organizations, working with its partners and allies, reaching out to millions of people around the world. Together, we tackle inequalities to end poverty and injustice, now and in the long term – for an equal future. Please write to any of the agencies for further information or visit www.oxfam.org

Oxfam Aotearoa (www.oxfam.org.nz) Oxfam Australia (www.oxfam.org.au) Oxfam-in-Belgium (www.oxfamsol.be) Oxfam Brasil (www.oxfam.org.br) Oxfam Canada (www.oxfam.ca) Oxfam Colombia (lac.oxfam.org/countries/colombia) Oxfam France (www.oxfamfrance.org) Oxfam GB (www.oxfam.org.uk) Oxfam Germany (www.oxfam.de) Oxfam Hong Kong (www.oxfam.org.hk) Oxfam IBIS (Denmark) (www.oxfamibis.dk) Oxfam India (www.oxfamindia.org) Oxfam Intermón (Spain) (www.oxfamintermon.org) Oxfam Ireland (www.oxfamireland.org) Oxfam Italy (www.oxfamitalia.org) Oxfam Mexico (www.oxfammexico.org) Oxfam Novib (Netherlands) (www.oxfamnovib.nl) Oxfam Québec (www.oxfam.qc.ca) Oxfam South Africa (www.oxfam.org.za)

KEDV (www.kedv.org.tr)

Oxfam America (www.oxfamamerica.org)

