



The Northern Ireland Economy: **Women on the Edge?**

A Comprehensive Analysis of the Impacts of the Financial Crisis

Section 1: Setting the Scene



Setting the Scene - Gender impacts of the financial crisis

This research project was prompted by the economic downturn and concern to assess and make visible what is happening to women through the recession and desired economic recovery. Gathering information and exploring where women stand in Northern Ireland today across a range of situations and circumstances was central to the work. For many of the women who were interviewed or took part in focus groups, life on a low income was already challenging. Several were part of ongoing efficiency drives in the public sector that had already been in place for over three years. Others were at the vulnerable end of women in work and women on benefits. They were under additional stress following what has been described as “the astonishing political transformation of a global private financial sector crisis into a national public spending one”.¹

Preparatory work for the UN Economic and Social Council Economic Commission for Europe in 2009 predicted the financial and economic downturn impacts that are being experienced by women in Northern Ireland as evidenced by contributors to this research project: an expansion of informal and atypical employment with women entering informal labour markets due to decreased employment opportunities in the formal sector or cutbacks in average income; employers in the formal economy changing existing working arrangements by hiring workers on a part-time, contractual or casual basis; atypical working arrangements leading to less job security, lower pay and fewer benefits; women more affected by wage reductions than men as they were generally paid less before the crisis; the potential for the gender pay gap to widen since women’s salaries often decline at a higher rate than men’s; migrant women who are part of the cheap, flexible vulnerable workforce being dismissed easily in a downturn; the disproportionate impact on women and children

of decreases in quality and access to public services as a result of austerity measures.²

It was often difficult for the women interviewed to differentiate between their regular daily struggle and the added impacts of the recession. Nevertheless it came through in various ways. Some women were being asked to move from formal to informal working with no job security, national insurance contributions or terms and conditions while others faced severe cuts in hours. The fall in the value of sterling has increased the financial burden for migrant women sending remittances home regularly. Young women were giving up their independent living and returning home to live with parents. Young lone parents relied on their mothers to help feed their children in a ‘bad week’, meaning the week that they did not receive benefit and their last payment had run out.

Older women found the rocketing cost of food and energy a worry. So too did others, lone parents were concerned about whether they were feeding their children properly on cheap food. Constant worry about money was common among groups of women and fear of cookers or fridges breaking down that could not be replaced. There was a lot of debt around with accompanying stress, especially over mortgages, and increased difficulty in meeting repayments. There were cases of women unable to make a clean break in their relationships, even where domestic violence was involved, because it was proving impossible to sell the family home. Advice workers were finding that they could not close case files within three months as had been the norm before the recession as problems were ongoing and mounting. Doing anything out of the ordinary was a luxury for most.

“I go and stay with my mum 2/3 nights a week because I cannot afford to keep the heating on. The price of oil is terrible and I have to cut back until I get paid again.”

“I go to Mum’s for dinners especially in the last week in the month – I can’t afford to do a grocery shop that week.”

“My wages are not going anywhere. Diesel has gone up. I’ve had to use the tumble dryer in bad weather. The cost of nappies has gone up. And I’m expecting another child.”

“I live on tax credit and child tax credit e.g. to pay



transport, nappies, etc. the wages pay for the heating and groceries."

"Child tax credit is weekly so it keeps us going in the bad week."

"It cost me £21 return to go on the bus to Belfast for an interview."

"If inflation goes up to 5% we've had it."

The research also confirmed the structural inequalities that exist for women. The gender pay gap exists, especially in the private sector in Northern Ireland. This is a great concern for women at a time when governments, whether the Coalition Government in the UK or the Northern Ireland Executive, are steering an economic policy to rebalance the economy away from the public sector and to the private sector. Cutting public sector employment as part of this process predominantly means cutting women's jobs as it is they who make up the majority of the public service workforce.

Accelerating recovery

Driving an accelerated process of reducing the national deficit to zero by 2014-2015 and deciding to do that by a 3:1 ratio of public spending cuts to tax revenues ensures that women shoulder the larger portion of the cost of rebuilding the economy. Under cover of the recession, welfare support is being slashed along with incentives that encourage women into work and towards economic autonomy. The model of society being held up for women is: "go back to the home, pick up the unpaid caring role that we, the governments, cannot cover and we will focus on incentivising your husband to support you."

Future tax and benefits support channelled through the Universal Credit unashamedly prioritises the primary, usually male, earner at the expense of the second, usually female, earner. The universal recognition of women's child caring role will be stripped away with the removal of Child Benefit from some mothers. Women will have no access to an independent income when the single Universal Credit payment is routed through the main applicant who will in all likelihood be the man in most couples. Suddenly the history of work-life balance policies to reconcile work and family life so as to enable women to return to work is being turned on its

head and used to justify a male breadwinner, female dependent model in the 21st Century.

Work-Life Balance

*"Because the reward is for the first earner into work, some second earners might choose to reduce or rebalance their hours of work more in line with their families' needs. The Government believes that **any such risk of decreased work incentives for women in couples is justified.**"³*

"Although the number of workless families will reduce, it is possible that, in some families, second earners may choose to reduce or balance their hours or to leave work. In these cases, the improved ability of the main earner to support his or her family will increase the options available to families to strike their preferred work/life balance."⁴

Even before the Coalition Government took the path it did on Universal Credit the UN was noting the danger of tax systems that taxed the family income as a whole and result in a higher marginal tax rate for the second earner, normally the woman. They were clear that this discourages women from participating in the labour market when the cost outweighs the benefit; i.e. the loss of benefits when the family income is pushed above the eligibility threshold for benefits and the cost of childcare which is alleviated only marginally by income tax credits. Working is only worthwhile for women when it is well paid rather than low-paid and part-time.⁵

The consequences of the government's policies on second earners under the Universal Credit are severe for women financially and in other ways. Pension benefits, for example, are based on lifetime earnings. Not only are women combating generally lower wages, higher unemployment and more frequent breaks in formal employment, they now face an additional hurdle constructed by government that will mean they accrue fewer pension entitlements and consequently face a higher risk of old-age poverty than men.

Older women are also paying through the imposition of an accelerated timescale to extend the state pension age to 66 years. Many of these same women will live most of their retirement under a reformed pension system which will bring benefits to older people just a year or two



younger than they are but not to them. At the other end of the scale, unless greater attention is paid to them, young women with no qualifications will have little other than a future in poverty.

Lone parents and all working women with children fare badly in terms of infrastructure support to enable them to return to work. Public transport in some rural areas is very poor. Above all, the absence of a high-level Executive strategy and implementation targets to deliver affordable, accessible, high-quality childcare provision suitable for working parents puts women and Northern Ireland well-behind economically successful countries. It is notable that examination of affordable, high-quality childcare options is one of the priorities for examination in the mid-term review of the Gender Equality Strategy in 2011.⁶

Denmark has reached a position where supply and demand for childcare are in balance. The costs of childcare for parents in the UK are two to four times more than in Finland and Québec, Canada and four to eight times more than in Sweden. The UK Government spends £6.5bn, or 0.54 percent of GDP, annually to support childcare. Even if it doubled this to 1 percent of GDP, it would still be half the rate of other countries.⁷ Northern Ireland, with the least childcare provision useful to working parents in the UK, is nowhere on the map.

In a credit-fuelled culture, debt has spiralled. Most is owned by high income earners, yet the focus is on problem debt associated with those on perennially low income or hit by sudden loss of wages in the recession. Women are the majority of debtors in Northern Ireland. This is not necessarily the result of bad financial management as women's budgeting skills are often extremely good in making a small income stretch a long way. Rather, many women tend to carry debt because they need to buy necessities. The story behind debt is women working in the low wage economy, or as young women they cannot find a job, or as migrant women they are more vulnerable in under-regulated employments, or as lone parents with young children they are a single earner in part-time work, or as carers they rely on benefit or as older women they may not be claiming the Pension Credit they are entitled to.

Reforming poverty pay

"Work that does not provide a sufficient income is now much more to blame for poverty than worklessness. If the new government is serious about poverty reduction, it will need to direct its reform efforts not just at the world of welfare but at the world of work, too – starting with the public sector."⁸

The way forward

The economy was broken by bankers and financial institutions, not the women who are being asked to pay. Yet, Government is on a pathway of replacing people's welfare with a welfare system for financial institutions that has eaten up the public money. Few people doubt that the deficit must be dealt with, or that in Northern Ireland the private sector needs to be grown and encouraged to create jobs and play its part in creating a thriving and sustainable economy. Government must also deliver on the equally important challenges of cherishing all citizens equally, protecting vulnerable people and sustaining its most valuable assets, its human resources.

Developing the economy is a considerable challenge for the Northern Ireland Executive in a region that is facing a slower growth trajectory than even the low growth prediction in Britain over the next year or more. Moreover, in Northern Ireland there is no precedent for growth that is anything other than public sector led. Rhetoric about striving for a reinvigorated economy that delivers for all citizens is not enough in the wake of the economic downturn and its causes. The financial crisis presents an opportunity to learn to do things differently, not just in making financial services more transparent and regulating them more effectively, but also in building a new style economy.

Innovation in policy leadership is needed to challenge old wisdoms and certainties. Commitment to redressing the scale of economic inequality must be factored into inter-political-business dealings. The precedent for this has been set in Northern Ireland through public sector procurement requirements. If public and private sectors are to be rebalanced, alongside this must



sit a debate about the balance between private gain and public good in rebuilding an economy in which all citizens can thrive. The Northern Ireland drive to increase entrepreneurship and enterprise should be led by a common set of political and civic values that set this within the context of an equal, fair, inclusive and cohesive society economically and socially. The economy should sustain the environment and society rather than grow at their expense.

Investment in women = investment in society

*"Investing in women in emerging markets pays dividends for the wider community; they reinvest 90% of their incomes in their families and communities, compared with men, who reinvest only 30 to 40%. The flipside of that is that if you deprive a woman of an income, you are not only hurting her, but her children and husband as well."*⁹

It should be remembered that the cost of inequality is paid by the state and by tax payers. Apart from low wages not providing the incentive to work, the state must provide welfare support to subsidise wages. International data suggests that countries with more unequal societies have a greater range of social problems¹⁰ towards which public expenditure must be directed. The aim of public policy should be to flatten out inequality to the point where those at the bottom accepted that redistribution had played its part and the degree of difference in individual circumstance was recognised as reflecting the diversity of society.¹¹

It is time to deliver for women and women will be able to deliver for Northern Ireland. There is substantial untapped potential among women as entrepreneurs and in sufficient numbers women will bring cultured change and attract other women like magnets. Greater diversity is an incubator for greater creativity and innovation. A greater number of women in the labour market is a powerful tool to combat women's poverty by increasing working-age income and older-age pension entitlements. As recognised by The Economist, women are the single biggest force for economic growth on the planet. Women's economic empowerment is the primary factor that the Northern Ireland Executive should add into its investment and growth strategy.

Women are the single biggest force for growth.

*"Women are the single biggest - and least acknowledged - force for economic growth on the planet. This is not a claim made by rampant feminists, but by the Economist, which suggests that over the past few decades women have contributed more to the expansion of the world economy than either new technology or the emerging markets of China and India. But surprise, surprise: technology and emerging markets have gleaned acres of coverage in the business press; the potential of women, seen as a "soft" issue, has not."*¹²

A different economic model

The crisis cannot be undone, but it is possible to change the terms of the analysis and talk about it in a more rounded and human way. It is time to move on from lip service about "more women at the top" and "unique strengths and approaches to problem solving" and "less testosterone-driven hyper-competitiveness"¹³ and to make progress for women and change the way things are done. Growth dependent on inequality has been proven to be an unsustainable strategy which ought to be replaced by growth that is compatible with equality.

One example is from Iceland, the first country in the eye of the financial storm. Audur Capital¹⁴ advised against the type of risk being taken by financial markets before the collapse and survived and prospered when others went under. It was well-guided by its values and principles, including its approach to transparency and risk, alongside a commitment to profits with principles and rating emotional capital¹⁵ and emotional due diligence equally with financial due diligence.

Audur believes it makes good business sense to take advantage of social and demographic changes. Taking a future perspective, it sees two powerful global trends as key drivers in creating economic growth and prosperity.

- The incredible economic potential in women, their increased level of education, growing economic power and their entrepreneurial



flair. A growing body of research demonstrates that companies owned or managed by women yield a higher long term return.

- The tremendous growth opportunities in businesses that embrace different values, turning social, ethical and environmental responsibility into their business advantage.

Audur considers that consumers and investors alike will increasingly look towards companies that emphasize responsible behavior, resulting in a competitive advantage and increased business returns for those companies. The directors simply reject the view that it is *either* about financial returns *or* social benefit. ***"We think it is simply good business to do good business."***

For Audur Capital, social responsibility takes into account all its decisions, actions and communications. Being socially responsible means being honest and transparent in all business decisions and actions. It emphasizes applying a win-win approach and treating all stakeholders, including employees, clients and collaborators, with respect. Compliance with laws and regulations as well as integrity and ethical behavior are key factors for Audur's team which appreciates that the company is a part of a larger entity composed of the society, the environment, human resources and natural resources. For long term success it believes these resources should be treated with care and respect so future generations can also enjoy their benefits.

It aims to influence governance procedures positively and increase awareness of the importance of being socially and environmentally responsible, both through its own behavior and by influencing that of others through its investment strategies. It adopts a socially responsible investment strategy and through private equity investments directly influences the companies it invests in to increase their level of social and environmental responsibility. Audur rejects the view that companies should choose between financial results and responsible behaviour, convinced that by emphasizing both the best long term results will be achieved.

As executive chair and co-founder of Audur Capital Halla Tomasdottir suggests, the financial

world and much of the corporate world has been characterized by underlying assumptions and values that are simply not sustainable. The collapse of the global financial markets may well turn out to be just what the world needed in order to create enough urgency to fuel the transformational change needed to achieve sustainability. It ought to provide the perfect opportunity to question the values and ways that led to this global economic crisis and provide a compelling argument for the Northern Ireland Executive to invent a more sustainable set of values going forward.

Halla Tomasdottir, Audur Capital

"We have been too focused on the short-term and paper profits, instead of long-term real value creation creating "profits" in our lifetime at the expense of future generations. The underlying values have led to this excessive risk taking, short term profit orientation, size obsession, excessive greed and big bonuses. Not much room for corporate responsibility, ethics, good governance, diversity and cooperation, all of which are essential to create long-term sustainable profits for organizations as well as the world.

*When we founded Audur Capital in 2007, we invested significant time in evaluating the values that characterize the world of investment banking because we neither liked nor believed in the sustainability of what appeared to be the ruling model. We invested even more time into discovering and developing our very own set of values. Our notion, to put feminine values into finance, is about creating a healthier and more balanced financial services company, one with sustainable values at its core."*¹⁶

At a UN Financial Panel Stephanie Seguino argued that governments have the chance to rethink laissez-faire attitudes towards investment and shift incentives from speculative towards long-term patient investment.¹⁷ Government could also set national goals for investment with a comprehensive development banking plan which requires banks to direct a percentage of their loans to certain activities. Subsidised credit focused on SMEs and larger scale business can demonstrate an increase in employment and should incorporate targeting women's enterprises and employment.



International messages and frameworks

As anticipated by the World Bank, female unemployment has risen as the impact of the crisis has worsened. The UN has drawn attention to the fact that policy directions to bring about equality between women and men are structural in nature and need to be promoted and effectively implemented regardless of the prevailing economic conditions. In noting that the economic and financial crisis may have an impact on these longer-term policies the UN stresses the need to introduce a gender perspective into policy responses to the crisis.¹⁸

Only one of the six members of the executive board of the governing council of the European Central Bank is a woman. Women are starkly absent from decision-making in financial and economic policies. Good governance demands that women should equally be there with men. The UN adds its weight behind the view that gender equality in decision-making is not only about breaking the glass ceiling, in terms of dealing with vertical gender segregation in the labour market. It also influences the broader economic strategy and policy decisions where women's ideas and preferences should be given equal weight with men's and which might lead to new conclusions, policy or innovations.

The UN is concerned that "[i]f national responses do not take into account the gender dimension, there is a risk of aggravating gender inequality"¹⁹ and calls for adopting and strengthening gender sensitive economic policies. A good example of integrating a gender perspective into internationally agreed measures is the Global Jobs Pact adopted by the ILO in June 2009 which has an explicit gender dimension and calls for women's inclusion in the design and assessment of recovery packages and gender concerns in all measures. Indeed the risk to gender equality should be included in risk audits to ensure that gender disadvantage is avoided.

The UN Economic and Social Council at its Economic Commission for Europe meeting in November 2009 concluded that "[t]he financial crisis can thus be used as an opportunity to design gender-sensitive stimulus packages and

social safety nets that involve affordable quality childcare, parental leave reform and efforts to close the gender pay gap."²⁰ It called on government to mitigate the impact of the crisis on women through promoting gender-sensitive analysis of the crisis and developing countercyclical policies that place priority on job creation and retention, on social sectors such as education, childcare and health, and on protection schemes that benefit the whole population.

Gender Equality at Risk

"Gender equality is at risk if the downturn is used as a reason to slow down progress on equality policies, or even to rethink 'expensive' policies that help women in the labour market. When faced with challenging times some employers may be tempted to limit or cut policies that aid women, yet this approach may have longer term consequences for retention and aggregate levels of female employment. Negotiated concessions to protect levels of employment also need to recognise that women are already more likely to be employed in flexible jobs, to be lower paid and/or work shorter hours; thus concessions risk a negative impact on equality."²¹

It also recommended:

- Protecting and strengthening women's employment and social protection.
- Developing a policy mix of encouraging, enabling and obliging measures to advance gender equality in the corporate sector.
- Reconciling work with family life through available and affordable childcare and encouraging men to share family responsibilities.

Seguino suggests social infrastructure spending on public health, education, childcare and other social services will generate jobs for women, and funding activities that help women with their care burden can attenuate some of the negative effects. Women should also be targeted for apprenticeships and training in skilled occupations to help overcome the gender segregation in employment that has kept women out of better paid high-tech, skilled industries.²²

The EU Advisory Committee on Equal Opportunities issued an Opinion on the Gender



Perspective on the Response to the Economic and Financial Crisis.²³ The Committee noted that the role and impact of this downturn on women is likely to be markedly different from past recessions, not least because women now account for a much greater proportion of the labour market.²⁴ Their greater integration into the labour market makes women a more central player to the contribution to household incomes with an increasing percentage of them fulfilling the role of sole or main breadwinner.

The Committee was concerned that the unemployment rate measures do not necessarily capture the full impact of the changing economic conditions on both women and men. Indeed national data confirms that falling employment rates for women are not necessarily accompanied by similar rises in unemployment rates.

Both women and men are affected by the crisis – at times in different ways, depending on their position within social and economic spheres. The Committee called for the differential impact between women and men, as well as among women (and among men) to be acknowledged, understood, measured and addressed in policy responses.

In particular, the EU expressed concern that stimulus packages may target some sectors more than others, directly affecting women's and men's employment. Other concerns have come to pass. Public expenditure is being reduced and gender based stereotypes that exacerbate inequalities, such as the 'male breadwinner' model, are being reinforced through the new welfare model introduced in 2011.

Economic and financial decision-making

Fewer women than men are involved in financial and economic decision making and decision makers generally need to be sensitive to the gender dimension of their work. Experts advise establishing fiscal oversight bodies with equal representation of women to monitor expenditures and provide fiscal advice to help ensure stimulus expenditures have gender equitable effect. They suggest that gender-responsive budgeting is key and should be done

with the involvement of women's groups.²⁵ The EU Equal Opportunities Advisory Committee notes that in reply to its enquiries on Member States' measures in response to the downturn only a select number of States reported carrying out a gender impact assessment when developing new policies. The experience of women in the UK was that gender impact assessment was absent or minimal in considerations for the Budget cuts and the Comprehensive Spending Review in 2010. In Northern Ireland the Budget was issued without a Programme for Government and proper equality impact assessment.

Financial and Economic Decision making

*"The European Commission's 2009 Report on Equality between Women and Men indicates that the Central Banks of all Member States were led by a male governor and its 2007 Report indicated that on average, the highest decision-making bodies of EU central banks include five men for every women. At European level, all three of the financial institutions (European Central Bank, European Investment Bank and European Investment Fund) are led by men and women account for only 16% of the highest decision making bodies of these institutions."*²⁶

The UN has called for:

- Engendering national policies through expanding the breadth and depth of gender-responsive budgeting.
- Accelerating the pace towards parity in economic and political decision-making positions through a mix of mandatory measures, incentives and awareness-raising.
- Engaging NGOs, private sector and others in implementing and monitoring progress along with collection of sex-disaggregated data and statistics as well as setting gender-sensitive indicators.²⁷

EU Gender Equality Pact

"It is vital that the European Union and the Member States demonstrate clearly the commitment to work towards greater gender equality, as provided for by the provisions of the European Treaty which establish the promotion of gender equality as part of the mission of the European Union (Articles 1, 2, 141). The



Commission's Roadmap for Equality between Women and Men (2006 – 2010),²⁸ together with the Gender Equality Pact agreed in 2006²⁹ also provide a clear impetus for actions to be taken to address any adverse impacts on grounds of gender from the outworking of the crisis and/or the implementation of measures to ameliorate the effects of the crisis. Attention to equality of opportunity and social justice, fundamental principles of the European Union, is particularly important in times of recession and must be addressed together with economic and financial measures.³⁰

The EU Equal Opportunities Advisory Committee reminded Member States that they must stand by their international commitments. The UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) explicitly acknowledges and calls upon State parties to address discrimination against women, including their exclusion or restriction of their activity, on the basis of their sex, in the economic field. In addition, the UN Beijing Platform for Action calls on Governments to take strategic action to address existing inequalities in macro- and micro-economic structures, policies and programmes. Furthermore, women's economic empowerment is central to achieving the Millennium Development Goals.

Gender dimension and gender budgeting

Gender-responsive budgeting is one of the most important and powerful tools for gender equality.³¹ Simply put: it is a systematic and comprehensive gender impact assessment of public expenditure and revenues, incorporating a gender perspective at all levels of the budgetary process and restructuring revenues and expenditures in order to deliver gender equality.³² The principle of gendering needs to be applied to the assessment of the recession, public spending measures, economic recovery measures and specific stimulus packages. Otherwise it is likely that gender inequality will be aggravated if government and others' responses do not take the gender dimension into account.

By integrating gender budgeting into the process of rebuilding the economy, government can

provide the opportunity for extending and deepening equality by taking principled and practical steps to eradicate gender bias. Fundamentals such as a fair minimum wage, equal pay, flexible working time, reconciliation of work and family responsibilities, parental leave, protection for pregnant workers, a fit-for-purpose childcare infrastructure and a minimum income standard safety net should be the norm. Women must also be at the decision-making tables in sufficient numbers to impact on the culture of decision-making and carry sufficient weight to influence the direction and content of policy.

The meeting of the UN's Economic Commission for Europe which considered the impact of the recession on women in December 2009 recommended that the impact of the crisis on women should be mitigated through promoting gender-sensitive analysis. The Council also called for accelerating the pace towards parity in economic and political decision-making positions through a mix of mandatory measures, incentives and awareness-raising.³³

Conclusions

There are tools available to the Northern Ireland Executive for protecting women's position from the worse excesses of the economic downturn and advancing gender equality. The Office of the First and deputy First Minister (OFMdFM) has at its disposal multiple levels of indicators prepared in 2004.³⁴ These suggested three types of indicator of which the first type was chosen for the purposes of Northern Ireland's Gender Equality Strategy:

- Gender disaggregated statistics across a range of policy areas which provide a description of the relative position of men and women in relation to specific areas of policy, though do not measure performance.
- Performance indicators which measure success in achieving specific goals and targets.
- High level composite indicators formed by bringing together data from a range of areas into a single combined index.

The performance indicators were intended to be taken up in the Departmental Action Plans flowing from the strategy whilst OFMdFM



agreed that the high-level gender disaggregated statistics would enable an overview of the change to the relative position of women and men across the breadth of policy areas.³⁵ The report from this research project on women in the economy should assist OFMdfM and the Northern Ireland Executive in rolling forward the Gender Equality Strategy.

The Gender Equality Strategy and, therefore, Departmental Action Plans were set within the Northern Ireland legislative framework and UK, EU and UN commitments. In its opening lines the strategy commits that "In building a society in which everyone shares the benefits of emerging opportunities, equality of opportunity is one of our enduring priorities."³⁶

Northern Ireland Gender Equality Strategy

"Gender equality is about providing men and women with 'equal conditions for realising their full human rights and their potential to contribute to a national, political, economic, social and cultural development and to benefit equally from their results.'³⁷

The Gender Equality Strategy recognised that "treating men and women the same – that is, being 'gender neutral' – is not the solution to eradicating gender inequality." The Northern Ireland Executive committed that its "planning and action will take into account these differences and seek to eliminate gender discrimination and disadvantage both within and through the delivery of our functions."³⁸ In this the Executive concurs with the views of the UN and the EU. The recommendations below reflect those concerns and recommendations made at EU level in relation to assisting women to recover from the impacts of the financial crisis and to be fully integrated into economic recovery and economic and social development generally.

Recommendations

- The Northern Ireland Executive and the lead Ministers should shape the response to the economic and financial crisis in a way which is sensitive to its differential impact on women and men and demonstrates commitment to gender equality, including a gender dimension in Northern Ireland's recovery plans. The UK Government should adopt the same approach at UK level.
- All Ministers, led by Ministers in the Office of the First and deputy First Minister, should ensure that proposed policies are subjected routinely to gender impact assessment.
- Departments and public bodies should ensure that all data is disaggregated by gender to improve monitoring and analysis of the gender impact of the economic and financial crisis and to facilitate the identification of measures to ameliorate adverse impacts. Recovery measures and economic development measures generally should be gender sensitive.
- The Northern Ireland Executive as a whole, led by the Ministers for OFMdfM (responsibility for gender equality) and the Minister for Finance should adopt and lead all department and public bodies into adopting gender budgeting mechanisms to increase gender equality by correcting negative consequences of revenues and expenditures and improve governance and accountability.
- The gender dimension should be effectively mainstreamed in the work of every Northern Ireland department and public body. Gender equality responsibilities should not be minimised and those with responsibilities for gender equality should be effectively supported and resourced.
- Women's participation should be improved at all levels of decision-making, especially in the areas of budgets and in respect of governance arrangements for economic development and financial systems at Northern Ireland and UK level.
- Political parties should introduce special measures, backed up by political commitment and sustained action to bring forward more female politicians. Female politicians are needed in a greater critical mass to bring better understanding of the impacts of policies on women and to champion appropriate policies for women.



- The Northern Ireland Executive should recognise and provide support for the contribution that women's organisations play in addressing the financial/economic crisis and advancing women's rights and equality.
- The Equality Commission for Northern Ireland should monitor progress on gender equality across the public sector and identify and offer public opinion on where women are regressing due to the downturn and recovery measures that exclude and marginalise women. The Commission should avidly pursue cases where women are being discriminated against in public and private employment.
- The Northern Ireland Executive should take account of the findings and recommendations contained in this report on women in the economy and the impacts of the financial crisis.



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- 11 John Rawls, A Theory of Justice, President and Fellows of Harvard College (1971).
- 12 Sutherland, The Observer.
- 13 M Casselman, The Feminine Principle: the Sense and Sustainability of It (March 2009), <http://www.freebornproject.com/node/31>
- 14 Audur Capital is an independent financial services provider offering investment related services such as wealth management, private pension plans, corporate advice and private equity. It was founded in 2007 by two women who aimed to increase diversity and incorporate feminine values into finance. The company is owned by the founders, employees and individual investors and its Board and employees comprises of women and men. Audur believes that the financial sector has lacked candor, integrity and responsible behaviour. It emphasizes long term results and responsibility towards people, society and the environment. It is not the services Audur provides that makes them different from other service providers, but rather HOW they provide them. The company works from a strong values base of: independence; risk awareness; straight talking; emotional capital; and profit with principles. <http://www.audurcapital.is/english/about-audur/>
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Women's Resource and Development Agency

6 Mount Charles
BELFAST
BT7 1NZ
N. Ireland

e-mail: info@wrda.net
website: www.wrda.net