

<https://npa31.org/spip.php?article2776>



Women :

Women are the real creditors of the public debt

- IV Online magazine - 2012 - IV453 - October 2012 -

Publication date: Wednesday 24 October 2012

Copyright © International Viewpoint - online socialist magazine - All rights reserved

The impact of austerity measures on women in Europe

The debt, Trojan horse for an unprecedented social war against the peoples of Europe, is not neutral from the point of view of gender. The austerity measures imposed in its name are gender-determined, both in their characteristics and their effects. Everywhere, they are hitting workers, pensioners and the unemployed, both men and women, as well as all the different kinds of “those without” (without housing, without papers, without the minimum needed to survive...), seeking to make them pay for the effects of a profound crisis for which they are in no way responsible. Everywhere, they impose the worst forms of social regressions on the most vulnerable, the poorest populations and thus predominantly on women! And among them, the most vulnerable (single mothers, young women, elderly women, migrant women, women from ethnic minorities, women who live in rural areas or who have been victims of violence) will suffer the strongest pressure to rush to the rescue of the profiteers of the debt.

Just as structural adjustment plans have exhausted and impoverished women in the global South, austerity will bleed the women of Europe dry. The same mechanisms, arising from same neoliberal ideology, are now everywhere at work. The privatisation, liberalisation and budget constraints that are on the menu of the austerity measures are eating away at the social rights of women, accentuating their poverty, hardening and exacerbating gender inequalities and undermining feminist gains. There is no doubt that the countless socio-economic regressions that are being tested on them today so that the capitalists do not have to pay for the crisis they have caused, will be tomorrow inflicted on all the popular classes, women and men.

A European overview of the social regression that is being imposed on women in the name of the debt

Among the main measures concocted for the governments of Europe, placed under the guardianship or the strong influence of the IMF and of European institutions, are: a widespread decline of wages and pensions, breaking down social protection, the destruction of public services, attacks on labour laws and the increase of taxation on consumption. At the end of the day, all these policies run counter to the emancipation of women in Europe.

I. A decrease in income from waged work for women

Well before the recession, the situation of women on the labour market was already far from egalitarian (compared to men). Female employment is characterized by strong gender segregation by type of activity, wage differentials, a high level of part-time work and concentration in the sectors of the economy that are less well remunerated, undervalued, least protected by social security and tend to be casual. In such circumstances, it is not surprising that women are in a less advantageous position to face the crisis.

Several factors, directly related to the debt crisis and the macro-economic measures that are associated with it, exert pressure on income from women's waged work:

1. *The rate of women's unemployment is increasing*

If, in its first phase, the crisis severely affected sectors with a predominantly male workforce (for example, banking, the building industry, the car industry and transport), the sectors where women are in the majority (for example, services to people and businesses - catering, cleaning, etc. - sectors funded by the public authorities, as well as retail distribution and commerce) are at present directly and strongly affected. This gender-differentiated impact of the crisis on the employment of women and men is indicative of the widespread character of occupational segmentation (already underlined above).

Women's job losses are mainly due to the non-renewal of fixed-term contracts, the loss of purchasing power by consumers and users of services, and cuts in public finances imposed by austerity measures. Since women are, in Europe, very dominant in public services (they represent no less than two-thirds of those employed in the sectors of education, health and welfare), the financial restrictions demanded of governments affect them disproportionately. A considerable number of women are losing their jobs and seeing their already restricted incomes fall still further. Now, since we know that, today as yesterday, it is women who bear most of the cost of food, health and education for the family, we can measure how much this decline in their purchasing power will affect children and dependants, but also the poorest women, who tend to put the needs of the family before their own. This has a direct impact on their physical and moral health: they eat less and/or less well, they neglect to take palliative and preventative health care, not to mention their deprivation on the level of cultural and social events, and of reading... This slide toward insecurity often leads them to seek a second or even a third job and to have recourse to credit to be able to ensure the needs of their families and their survival. It is no coincidence that micro-credit is growing in Europe, with as its favourite target women and their "consumerist cravings"!

If the losses of women's jobs are less sudden, less spectacular and therefore less visible than those that men have experienced and are still facing, they are certainly not less painful. In fact, the consequences of unemployment are more tragic for women in the long term. Insofar as they have on average less valued work experience than men, and as their careers are often based on part-time jobs with temporary contracts and periods of interruption, women are more vulnerable on the labour market and therefore have more difficulty in finding a job.

In addition, surveys show that women are more likely to be laid off when jobs are scarce, because men are still considered legitimate breadwinners. A study on the global level in 2005 [\[1\]](#) revealed that almost 40 per cent of respondents felt that, in a situation like that, men had more right to employment than women. But the right of women to work is a constitutional right in many European countries, starting with Belgium.

Finally, women migrant workers employed as domestic servants or in looking after children suffer the full impact of the decline in the purchasing power of their "employers". Because the latter are less and less able to pay for their services, they are compelled to dismiss them. Although the jobs of women migrant workers are not in a big majority of cases synonymous with decent work, and they accentuate the differences between women, the economic immigration of these women allows them to compensate for the poverty that ravages their families in their countries of origin.

In conclusion, let us take note that while the effects of the debt crisis on women's employment are catastrophic, it is very likely that they are being underestimated. The reality is much worse than official reports suggest. In fact, people working part time are excluded from the unemployment figures. In Europe, in 2007, 31.2 per cent [\[2\]](#) of women were working part-time (four times more than men). We can say without any doubt that that fact that women start to work part time is rarely the result of a personal choice and is one of the direct consequences of the crisis...

Some examples of female unemployment in Europe resulting from the debt crisis:

In the Czech Republic [3], unemployment especially concerns mothers returning from maternity leave, mothers with young children in general, women over 50 and migrant women, while in a town in the North of Portugal, out of 17,000 inhabitants, 6,000 women are unemployed [4]!

In Poland, the mostly female textile industry found itself in crisis when the main sectors that it supplied in Western Europe collapsed: 40,000 jobs were lost [5].

2. The wages and pensions of women workers are being reduced

One of the main variables of adjustment consists of reducing the wages and the working time of workers in the public sector, composed mainly of women.

Wages are frozen [6] or reduced (in Estonia, between 2008 and 2010, wages in the civil service were reduced by 15 per cent [7]), pensions are cut (in Ireland, a 7.5 per cent tax is imposed on pensions [8]), workers' benefits such as bonuses or complementary payments like the 13th or 14th month are undermined, many full time positions are converted to part time, the use of leave without pay is widespread (in Romania, workers were forced to take two weeks of unpaid leave in 2009 [9]),...

In Belgium, women working as domestic helpers or in office cleaning, in both the private and public sectors, while they already often work part-time, have seen their working time decrease even further [10].

These lost wages often force women to have more than one job or to alternate, as in England, their working time with their partners: while one works during the day, the others work the night shift to avoid having to allocate a portion of their revenues to have their children looked after...

The present precarious situation of retired women is being accentuated. More and more women will experience the hell of old-age poverty, whereas they have worked all their life. Not only is the level of pensions decreasing, but the retirement age for women will be raised, as in Austria where in 2014, women, instead of stopping work at 57 will have to wait until they are 60, while in Italy they will have to keep going until they are 65 years from January 1, 2012 [11]!

Let us note that in France, particularly because of the widespread use of part-time work (and when you say part-time work, you can say partial pension!), women's pensions are 40 per cent lower than those of men, while in Poland, women receive a pension that is lower than the minimum wage, which is already extremely low.

The decrease in wages and pensions amplifies the wage gap between women and men. At present, for equal work and equal responsibilities, European women earn on average 18 per cent less than their male colleagues. In some countries, such as Estonia, the wage gap is as much as 30 per cent [12]. In Belgium, it is currently 21 per cent [13].

3. The debt crisis accentuates the phenomenon of precarisation of female employment in Europe

The fall in household income engendered by the recession is pushing working-class people to accept jobs that are well below their professional and educational qualifications, most often implying a worsening of conditions (working during breaks, night work, hours cut and changed, travel time not taken into account – for example in the service sector). This is particularly true for women (and more specifically for mothers) who have more difficulties than men in accepting jobs that do not allow them to reconcile work and family responsibilities (e.g. work that is far from their homes, not easily accessible or whose schedules are not compatible with those of school and extra-curricular structures).

So, today even more than yesterday, women predominate in precarious jobs (part-time jobs, limited-term contracts, temporary or even casual work) [14]. Not only is it precisely these jobs that are the first to go when there are lay-offs, but in addition they provide the women workers concerned with little or no access to the protection offered by labour legislation and social security. Often, precarious workers are deprived of conditions relating to protection during pregnancy and maternity leave, as well as the other main forms of social protection.

The deterioration of the working conditions of women highlights the precariousness of female employment. Pressure on and worsening of working conditions, intensification of the workload (attempts to abolish or reduce breaks, downsizing,...), increased flexibilisation of working schedules, which intensifies fear and stress due to the difficulty of knowing when you will be working, of being able to reconcile work and private life, a demand for polyvalence not accompanied by any training...All this leads to a real exhaustion at work that is not without consequences for women's health.

In the whole of Europe, the debt crisis is really in fact synonymous with the financial, physical and psychological precarisation of women's work, with an increase in the level of their poverty (a growing number of women workers have income below the poverty threshold) and loss of financial autonomy, a fundamental element of any real emancipation of women.

II. The demolition of social protection

A large part of the cuts imposed in the public sector in the name of the debt come from cuts in social benefits. But neither government revenues and public spending are gender-neutral: while men, because of their higher salaries, tend to be the main contributors to the tax revenue of the state, women have, for their part, tended to be the main "beneficiaries" of public spending through social services which are also gender-determined: childcare, care for dependent persons, public management of housing, education, health...

Therefore, reductions in public resources for social protection are much more likely to have a direct effect on women.

This observation is especially glaring in two areas:

1. The austerity measures block the family policies of governments

Reduction or outright abolition of certain social benefits which specifically affect women, especially mothers and among them, mothers who are "heads of families".

As an illustration, here are some measures that everywhere in Europe hinder any process of promoting equality of the sexes:

The Romanian government has reduced family allowances and those for maternity leave, as well as allowances for single-parent families (more than 90 per cent of these families are composed of a single woman and her children) and assistance to people with disabilities [15].

In the Czech Republic, social benefits paid to families with low incomes (and which are therefore often single-parent) have been abolished, the level of the allowance for parental leave has been reduced and conditions of access to it have been made more stringent. Allowances for new-born babies have also been reduced, as have been those concerning home care [16];

In England, the good health benefit during pregnancy, family allowances and tax credits related to the birth of a child have all been restricted or frozen. Other reductions in social benefits, such as housing aid, affect women disproportionately. In fact, more women than men depend on these benefits. A study commissioned by the British TUC (Trades Union Congress) finds that following on all these measures, single mothers will lose no less than 18 per cent of their net income [17].

In addition, although women are often disadvantaged in terms of access to and level of unemployment benefit (in Germany, in 2010, out of 47 per cent of women who are unemployed, only 28% per cent receive unemployment benefits [18] [19]; austerity policies envisage even further cuts.

Some countries have made their criteria for eligibility to social allowances even stricter, while others like Ireland

reduce the level (by 4 per cent [20]) or even shorten the duration of benefits (Denmark has reduced by half - from four to two years - the duration of unemployment benefits [21]). In Belgium, a note by Elio Di Rupo, charged with forming a government, envisages unemployment benefits being progressively decreased even more than at present, the end of lifelong benefits and a hardening of the Policy of Support to the Unemployed [22].

All these examples show to what extent the austerity measures resulting from the "debt system" are contrary to any objective of the emancipation of women: not only do they undermine their financial autonomy, as well as any possibility of better reconciling the different aspects of their life - through, among other things, the use of public services - but furthermore, they want them to mainly pay the price for the crisis.

2. Austerity policies undermine programmes instituting equality between the sexes

Gender-equality policies

While measures to promote equality between the sexes should not be a "luxury" reserved only for periods of economic growth, it can be seen very clearly that the debt crisis is leading to a decrease both in the attention paid to the question by politicians and in financing for mechanisms of equality, as well as in the practical implementation of legislation. In Spain, the Department for Gender Equality has been purely and simply abolished, while in Italy, the family policy budget has been reduced by 70 per cent [23]. But the importance of the existence of such policies is particularly glaring in times of recession.

Because of the austerity measures, services providing care for children and dependants are becoming less and less affordable, adequate, accessible and their quality is deteriorating. However, good care services are the guarantee for women to have a better balance between professional and private life, between productive and reproductive work, facilitating their participation in the labour market and encouraging gender equality.

In addition, quality public services play a positive role in the development of children.

In Bulgaria, the number of structures for the welcome and protection of children has been reduced; in Estonia, their hours have been reduced, preventing women from coordinating child care with their work schedules, while in Ireland, the price per child has been increased. In Dublin, it varies between €800 and €1000 per month! [24]

This decline of care services has already forced European women either to reduce their hours of paid work and therefore to switch to part-time work, or to abandon outright the job market. So in Europe, the rate of employment of women has fallen by 12.4 per cent when they have children (these figures are from 2009 - at the present time, the situation must be even worse) [25].

We can see to what extent austerity measures are endangering the achievements of feminist struggles and reinforce existing stereotypes of men as breadwinners and women as housewives.

The non-profit sector

Associations which provide help for women, such as family planning, homes for battered, raped and ill-treated women, telephone lines serving to listen to and help women who are in crisis situations, shelters for women and children, are also directly in the eye of the cyclone of the budget cuts imposed in the name of the debt.

Everywhere in Europe, whereas they have contributed to significant changes in favour of women and, indirectly, to the wellbeing of society in general, these associations are facing a reduction of their subsidies, both public and private. Indeed, under the effect of the economic downturn, private donors are contributing less and less in the spheres of solidarity.

Thus, although the crisis is synonymous with a feminization of poverty and an increase in the precariousness of

women's existence, on the financial, psychological and physical levels (figures attest that domestic violence has increased with the crisis). Women's associations - which could offer them support and prospects – have become less accessible and will have to reduce the quantity and quality of the services they are able to provide to women.

The rest of the socio-cultural sector is also feeling the effects of austerity measures. Now, because it works primarily with impoverished populations, this sector brings assistance and support in priority to women. There is no mystery: if it decreases food aid, emergency shelter, permanent education workshops, cultural activities, women are the first to be deprived of these services

In conclusion, we can safely say that debt is leading to the deterioration, in a downward spiral, of all the policies and processes leading to the emancipation of women in Europe.

III. The destruction of public services

This affects women in the first instance and in three ways. Why?

Since they are a majority in the civil service [26], women are the first victims of the policies of mass lay-offs imposed by austerity plans. England intends to abolish 500,000 jobs by 2015, Romania already destroyed 100,000 in 2010 and France intends to eliminate 31,000 this year [27];

Women are also the primary beneficiaries of public services, whose existence is crucial for their participation in the labour market and for their economic autonomy. In fact, quality collective facilities and services, in sufficient number and financially accessible, are essential levers of their emancipation.

Finally, it is women who will have to, through an increase in their unpaid and invisible work, take responsibility for care and education tasks abandoned by public services. So we are seeing a real substitution of roles and responsibilities, from the state to the private sector, and therefore to women, preventing them from fully participating in all spheres of life. In the name of the public debt, a transition is thus taking place: from the concept of "social state" we move on to that of "social mother". And all this is done for free, so as to reduce spending and repay the bankers: isn't the crisis wonderful?

Cuts in the health care system

The attacks against European health systems are structuring policies of austerity. Women are the first affected by these budget restrictions for three reasons:

As we have seen, women make up the bulk of the workforce in the health sector and are thus disproportionately affected by the job losses that are taking place there. Furthermore, they occupy positions that are less well paid and valued: there has been a precarisation of contracts and working conditions (e.g. fewer nursing auxiliaries are now being taken on a full-time basis and with permanent contracts, and more for short periods and for working part time).

Although the sexual and reproductive health of women enables them to exercise control over their own bodies and therefore, over their life, the austerity measures intend to reduce the necessary funding. But this specific sector of public health is absolutely fundamental for the effective promotion of gender equality. Fewer public subsidies are allocated to the prevention of HIV, to abortions, to family planning, to pre- and post-natal health services and to preventive health care for women;

The closing of health centres – such as has occurred in Bulgaria: since September 2009, 21 hospitals have been closed, mainly in small towns and villages [28] - increases the share of care work and reproductive health care that falls to women.

Cuts in education

The budgetary restrictions practised in the field of education have an impact primarily on women as the majority of workers in this sector; they are, as in the field of health, the first affected by job losses (in Bulgaria no less than 50 schools have been closed, and in Latvia and in Greece school closures are becoming more widespread) and their working conditions are deteriorating (in Estonia, the number of pupils per teacher has already increased) [29].

In France, they are closing public and free pre-schools for children from the age of two in favour of “gardens of awakening” which are private and for which parents have to pay. This results in job losses in the public sector and increases the cost of child care.

Other austerity measures, such as the reduction of allocations for the purchase of books and school material (as in Estonia) or the decrease in grants for meals at nursery and primary school (two-thirds reduction in Hungary) increase the costs related to the education of children, which usually fall on their mothers [30].

The privatization of social services to the person

This is accentuated by austerity policies. The deficiencies in these services are compensated for by each woman individually but also and especially by migrant women without papers. These women, often undeclared and therefore without access to protection and to social and professional benefits, are highly exposed to working conditions which border on forced labour as well as to sexist and/or racist violence.

IV. Attacks on labour legislation

The austerity policies that governments want to impose, with the support of the IMF and European institutions, have as their objective a strong deregulation of the labour market that is synonymous with the dismantling of labour legislation and with a disintegration of the right to organise...Gradually, the precarious work of women is more the norm than the exception. In the name of the repayment of the public debt in Europe, women are working more to earn less.

Flexible, precarious and casual work

Some employers, faced with a decline in profits resulting from the recession, are tempted to take the crisis as a pretext to further exploit women. Because of their low position in the labour market and, therefore, reduced bargaining power, women accept “more easily” than men conditions of precarious work, with a reduced salary and without social security. In order not to hire new personnel, managements flexibilise women's work schedules and do not renew their short-term contracts. To minimize social contributions and to avoid payment of taxes and other costs associated with regular employment, some employers do not hesitate to encourage women's casual work.

Increase in illegal procedures against women

In order to “save” money, some employers restrict policies and initiatives that favour women, or even adopt outright illegal practices such as the dismissal of pregnant women. The fact that gender equality no longer appears as a priority for governments of course accentuates this trend.

Although women have always been faced with the risk of losing their jobs when they are pregnant or after maternity leave, this risk is much higher in times of recession. Thus in England, the Equal Opportunity Commission recognizes that while the number of dismissals of pregnant women is 30,000 per year (2009 figures), this phenomenon will continue to increase with the [31] debt crisis.

This shocking consequence of austerity is not only immoral and profoundly contradictory to equality in the workplace, it is also illegal.

V. Increase in taxation on consumption – VAT

Austerity measures do not pressurize the rich and businesses, but the popular classes. The increase in VAT on items of current consumption (food, goods and services) perfectly illustrates this reality. It particularly disadvantages women who provide for basic needs and food for the family and creates growing poverty in households. In England, VAT will be increased from 17.5 to 20 per cent [32]!

General grinding-down of women

Not only will austerity plans in no way deal with the real causes of the crisis, but they are plunging millions of human beings into misery and poverty. And women are at the forefront, undermined by the psychological impact of increasing poverty, ground down by overwork and by the stress brought on by being forced to take on multiple roles.

As we have seen, debt and austerity are not neutral from the point of view of gender. On the contrary, they are the cause of a feminization of poverty, of a precarisation of female employment, of a considerable increase in the burden of free labour provided by women to absorb their devastating effects; and in addition, they are destroying the achievements of feminism... However, while they bear the worst consequences of the crisis, women do not owe any debt, of any kind. They are the real creditors at the national and international level. A huge social debt is owed to them. Without their free work of production, reproduction and care, our societies would simply be in danger of collapsing!

The feminist alternatives to debt

All the forms of social regression imposed on women in the name of the “debt system” demonstrate how any real emancipatory process involves fighting against this debt, which together with patriarchy enslaves women and prevents them from enjoying their most fundamental rights.

All over the world, women's movements are working to strengthen the convergences between them. At the beginning of 2011 there was established, in Greece, the initiative “Women on the move against the debt and the austerity measures” [33]. This network which is being built hopes to contribute to the creation in Europe of a political space for reflection and coordinated action by women against the “debt system” and for the development of feminist alternatives to logic of financial capitalism, a logic which is deadly for human beings. It intends to take part, as a feminist initiative, in the European movement against the debt and the austerity measures and intervenes in various meetings and mobilizations whose focal point is the debt (for example the European Conferences against debt and austerity in Athens on 6 and 7 April 2011 [34], in Brussels on 31 May [35] and in London on October 1st, 2011 [[Speech by Sonia Mitralias at the London Conference against Austerity organized by the Coalition of Resistance (October 1, 2011), October 10, 2011, <http://www.cadtm.org/Discours-de-So...>]). The initiative thus intends to promote a European feminist campaign that will help to make the “debt system” crumble, this system which is the enemy of any real emancipation of women and of all the peoples of Europe. Wherever debt audit processes are being organized (France, Ireland, Greece, Portugal, Spain), the initiative “Women on the move against the debt and the austerity measures” has the objective of preparing the feminist movement, so that it can support and participate actively in them. It thus reflects the determination of feminists to fight against a debt that is entirely subordinate to financial interests and to contribute to the development of a new mode of production and distribution of wealth, freed from capitalism and patriarchy.

First published in French on November 18, 2011 on the site of the Committee for the Abolition of Third World Debt:

<http://www.cadtm.org>

[1] European Women's Lobby, *Women, the Financial and Economic Crisis – the Urgency of a Gender Perspective*, September 2009, <http://www.womenlobby.org/spip.php?..>

[2] Ibid.

[3] Oxfam International/ European Women's Lobby, *Women's poverty and social exclusion in the European Union at a time of recession – An Invisible Crisis?*, March 2010, p.15, <http://www.oxfam.org.uk/resources/p..>

[4] Trades Union Congress, *Bearing the brunt, leading the response – Women and the global economic crisis*, March 2011, London, p.7, http://www.tuc.org.uk/extras/TUC_GI..

[5] Ewa Charkiewicz, *The Impact of the Crisis on Women in Eastern Europe* Awid, March 2010, p. 8-9, <http://www.awid.org/Library/2010-Updates-Impacts-of-the-Crisis-on-Women-s-Rights-Sub-regional-perspectives>

[6] Under the pressure of the debt crisis, all over Europe the automatic indexation of wages in line with the cost of living, which especially benefits low-paid workers, is under attack.

[7] European TUC, *4th Annual 8 March Survey, 2011– Section III. The impact of the economic crisis on female employment*, March 2011, p. 18, http://www.etuc.org/IMG/pdf/8_March11_analysis_FINAL_EN.pdf

[8] Ibid

[9] European TUC, op. cit., p. 19.

[10] Confédération des syndicats chrétiens – CSC, *Femmes Vs Crise*, p. 3-5, <http://www.world-psi.org/TemplateEN...>

[11] D. Millet, E. Toussaint (eds.), *La dette ou la vie*, CADTM/Ed. Aden, June 2011, Brussels, p.343-358.

[12] European Women's Lobby, *Women, the Financial and Economic Crisis – the Urgency of a Gender Perspective*, op.cit.

[13] Confédération des syndicats chrétiens – CSC, *Femmes Vs Crise*, op. cit., p. 17.

[14] In Western Europe, between a quarter and a third of the workforce are at present employed in temporary and/or part-time work, in particular in the United Kingdom, in the Netherlands, in Spain and in Italy. [[W. Harcourt, L. Woestman, *The Impact of the Deepening Economic Crisis on Women and Gender Equality in Western Europe* Awid, March 2010, p. 8-9.

[15] European TUC, op. cit., p. 12

[16] Ibid.

[17] op. cit., p. 13

[18] M. Jespen, European Trade Union Institute (ETUI), *Aspects contemporains de la crise au féminine*, intervention during the seminar “Le nerf de la guerre...des sexes. Rapports sociaux et argent” organized by L'Université des femmes, Brussels, 16 December 2010.

- [19] The systems of social protection continue to be built around the concept of uninterrupted employment in the course of a working life of between 40 and 45 years, which rarely corresponds to the cycle of women's working lives.
- [20] Oxfam International/ European Women's Lobby, op. cit., p. 31
- [21] M. Jespen, op. cit.
- [22] Collectif Solidarité contre l'Exclusion, "Un gouvernement anti-chômeur", n°72 of the quarterly *Ensemble pour la solidarité, contre l'exclusion*, October 2011, p. 18-47 and article published in *Le Soir*, October 26, 2011, "Saigner les chômeurs pour soigner les banquiers ? Inacceptable !", <http://www.netevents.be/ExternalLin..>
- [23] D. Millet, E. Toussaint (eds.) op. cit., p343-358.
- [24] Oxfam International/ European Women's Lobby, op. cit., p 25
- [25] W. Harcourt, op. cit, p 10.
- [26] In Europe, women represent 78 per cent of the workforce in social and health services and 60 per cent of primary and secondary school teachers. See Oxfam International/ European Women's Lobby, op. cit., p 24-25
- [27] [27] D. Millet, E. Toussaint (eds.), op. cit., p.343-358.
- [28] Oxfam International/ European Women's Lobby, op. cit., p25
- [29] Ibid.
- [30] [30] Oxfam International/ European Women's Lobby, op. cit., p. 6.
- [31] H. Philomena, *Les femmes et la crise de la civilization*, July 2009, <http://www.europe-solidaire.org/spi...>
- [32] J. Leschke and M. Jespen, *The economic crisis – Challenge or opportunity for gender equality in social policy outcomes. A comparison of Denmark, Germany and the UK*, ETUI, Brussels, April 2011, p. 53.
- [33] M. Karbowska, S. Mitralias, C. Vanden Daelen, *Femmes en Mouvement. Vers une Initiative pour la construction d'un réseau féministe contre la dette et les mesures d'austérité en Europe*, March 2011, unpublished.
- [34] S. Mitralias, *Une expérience pionnière en Grèce : l'Initiative des Femmes contre la Dette et les Mesures d'Austérité*, May 31, 2011, <http://www.cadtm.org/Une-experience..>
- [35] Ewa Charkiewicz, *Austerity, debt and social destruction in Europe*, intervention during the Conference "Stop à la dette, à l'austérité et au démantèlement social : coordonnons nos luttes!" – on May 31, 2011 at the European Parliament, <http://www.ekologiasztuka.pl/pdf/EC...>