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## Women, Gender, and Economic Crisis Revisited

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### Abstract

A gender perspective is brought to bear on the global financial crisis and economic recession that began in 2008, and on the social effects of the crisis. References also are made to earlier crises to highlight the role played by gender in economic relations. The article offers a critique of the economic model, forms of economic decision-making, and capitalist hyper-masculinities that generated the present crisis, and calls for new thinking and new policies predicated on welfare and caregiving.

### Keywords

women, gender, economic crisis, hyper-masculinity, feminism

In the 1980s feminist scholarship was tackling the impact of the debt crisis and structural adjustment policies on women in various developing countries, arguing that the crisis was having a disproportionate impact on women in their productive and reproductive roles. This critique intensified with the Asian crisis of 1997-98. At the turn of the new century, activists were decrying neoliberal capitalist globalization for its inequalities and lack of transparency, and feminists argued that the new trade policies undermined trends toward women's economic empowerment. And in 2008 we were confronted with a global financial crisis and economic recession—originating in the bursting of the housing bubble in the United States—that hit real economies and various markets, workers and employees on fixed incomes, those who depend on credits and loans, and those with portfolio investments.

The system is clearly crisis-prone and has led many pundits and even governments to criticize unfettered greed in the financial market, breaking the taboo of talking about capitalism. Yet there is an urgent need to examine the crisis through a gender lens, and to raise feminist questions about the nature of neoliberal capitalism and its alternatives.

This article is part of a larger project that examines the gender dynamics of the crisis across different countries and regions, showing similarities to and differences from earlier economic crises. It includes a critique of the economic model, forms of economic decision-making and capitalist hyper-masculinities that generated the present crisis, and it draws attention to the implications for women of the squeeze on credits and loans and of plant closures and redundancies. The ongoing larger project also describes new visions of global development and democratic decision-making advanced from within the global women's movement and in concert with the global justice movement. The present article is an abbreviated version. Let us begin with some conceptual issues to frame the discussion.

Mainstream economics, and much popular thinking, tend to separate the financial market from the real economy, and this parallels the separation in conventional economics of the market economy from social and natural reproduction. What is therefore overlooked is the hierarchical relationship between paid labor (performed by men and women alike) and unpaid care work (provided mainly by women). Whereas the financial market and real economy are defined as productive and value-adding institutions, it is assumed that care work is unproductive and extra-economic and does not create value. This also is the distinction between surplus value and use value in Marxian theory. As such, theory and conventional wisdom project capitalism—whether industrial or financial—as *dis-embedded* from social relations, a point made by Marx and later, Karl Polanyi. In actual fact, the sphere of social reproduction is intimately tied to the sphere of production/value creation in at least two ways. First, care work—such as childcare and elder care—subsidizes the reproduction of labor power and provides a kind of cushion for surplus-value creation. Secondly, capital accumulation processes appropriate care work either without remuneration or by seriously underpaying those who provide personal or social services such as childcare and elder care. Let us note that childcare is provided by mothers or female kin, migrant nannies, and low-paid minders, and that elder care is usually done by a female family member or a low-paid immigrant or minority worker.<sup>1</sup>

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<sup>1</sup> See, for example, Nancy Folbre and M.V. Badgett. 1999. Assigning care: Gender norms and economic outcomes. *International Labour Review*, Vol. 138, No. 3: 311-324; Nancy Folbre. 2006. Measuring Care: Gender, Empowerment, and the Care Economy. *Journal of Human Development* Vol. 7, No. 2; and Nancy Folbre. 2008. Reforming Care. *Politics & Society* 36(3): 373-387. See also Grace Chang. 2000. *Disposable Domestic: Immigrant Women Workers in the Global Economy*. Cambridge, MA: South End Press; and Lourdes Beneria. 2008. The Crisis of Care, International Migration, and Public Policy. *Feminist Economics*, vol. 14, no. 3: 1-21.

The social effects of the separation of such thinking and such practices—the *dis-embedded* approach to the economy, the separation of production and reproduction, the *de-valorization* of carework—are manifold, but from a feminist perspective, one effect is to ignore the ways by which women and men are differentially impacted by financial and economic crises.

### **Capitalism, Growth and Crisis: A Marxist-Feminist Critique**

Capitalism innovates, but is also beset by crises. In the period of *late capitalism* alone, we saw recessions in 1979-82; 1991; 1997-98 and 2001; each one was followed by a growth period. During the period of neoliberal capitalist expansion across the globe, production sites were moved into so-called cheap labor countries of the Global South. In the process of restructuring the international division of labor, more women and migrants were integrated as flexible low-paid labor into employment. As capitalist relations expanded, public services, basic provisions and public goods were increasingly privatized and subjected to market principles.

Meanwhile, financialization proceeded, as though no lessons had been learned from the crises in Asia, Argentina and Russia, which were caused by volatility and speculation in financial markets. Most pernicious was Anglo-Saxon *casino capitalism*, with its increasingly complex, and ultimately corrupt, financial instruments; with the primacy of hedge funds and derivatives and bundled mortgages and mortgage-backed securities and leveraged buyouts over the production of goods and investments in infrastructure; with cheap and easy credits and loans tied up in exotic, and toxic, financial instruments. And since short-term gains are rewarded with huge bonuses on top of huge salaries, traders and investors were encouraged to engage in risky and reckless speculation that eventually led to the bursting of the housing bubble. This is the cycle that economists and pundits refer to as the financial speculation-bubble-bust cycle.<sup>2</sup>

Feminist analysts put it rather differently. Spike Peterson (2003) offered a global political economy framework within which the productive, reproductive, and virtual economies were intertwined, albeit in a hierarchy. Christa Wichterich's (2009) assessment is withering:

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<sup>2</sup> See Paul Krugman. 2009. *The Return of Depression Economics and the Crisis of 2008*. NY: Norton 2nd ed.; see also Allan Sloan. 2009. What's Still Wrong with Wall Street. *Time*, Nov. 9, Pp. 24-29.

Besides huge profits for transnational corporations and bankers, these strategies of growth, commodification, and financial deregulation created wealth, an abundance of goods, consumerism and new middle classes in the Global South, alongside many hidden social and ecological costs to be borne by large vulnerable sections of the societies. This has led to growing social inequalities, hunger, social insecurity and new poverty, as well as to resource shortages and environmental disasters.

Here we should pause to take stock of the way that the crises reflect class and gender divisions. It is, of course, obvious that the profiteers of this system were the men of the capitalist classes. The victims were women and men of the working classes. But beyond that, the crisis reflects the social relations of gender, and the ways in which the *real economy*—as well as crisis-management—depends on the care economy and on the paid and unpaid labor of women.

Let us look back on the *structural adjustment policies* of the 1980s and the Asian crisis in 1997-98. Apart from the analyses of the significance of women in the new international division of labor, feminist scholars such as Diane Elson (1991) pointed out that women were the “shock absorbers” of the economic crises and austerity measures.<sup>3</sup> The World Bank and especially the International Monetary Fund (IMF) routinely recommended that indebted countries cut public services and prioritize cash crops and other exports (tradeables), which had the effect of making the poor poorer with austerity measures and the marginalization of social welfare. During the Asian crisis, while bailout packages saved sick banks and firms from bankruptcy, the costs of the crash—due to exchange rate declines, lay-offs and decreases in wages—were deferred to private households. Members of the affected households engaged in various survival strategies to compensate for declining household incomes or the erosion of basic public services. They engaged in additional unpaid work in the household and local communities; they took on two or three mini-jobs; they constituted the growing informal labor force; they resorted to out-migration. The effects on the poorest households were worse. Research has shown that women and girls in poor households often bear the brunt of adverse shocks, as evidenced by their poorer nutrition and declining school enrollments.<sup>4</sup>

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<sup>3</sup> See also Isabella Bakker (ed.). 1994. *The Strategic Silence: Gender and Economic Policy*. London: Zed Books; Lourdes Beneria and Shelley Feldman (eds.). 1992. *Unequal Burden: Economic Crises, Persistent Poverty, and Women's Work*. Boulder, CO: Westview Press; Pam Sparr (ed.). 1995. *Mortgaging Women's Lives: Feminist Critiques of Structural Adjustment*. London: Zed Books.

<sup>4</sup> Ronald U. Mendoza. 2009. Aggregate Shocks, Poor Households and Children. *Global Social Policy*, volume 9, supplement: 55-78. See also Ka Ho Mok, Jill Lawler and Suzanne Bond Hisz. 2009. Economic Shocks in Education. *Global Social Policy*. volume 9, supplement: 145-173.

The macro-micro links of economic crisis are now well-documented and are a commonplace in international development circles. A shock in the world economy affects goods and services trade, private investments, foreign aid, and remittances that reverberate onto national economies. In turn, the national-level impacts affect household access to public services, employment, financial services, and basic goods. Households then utilize coping or survival strategies that are gendered—and which could have a feedback effect on the national economy. (For example, child hunger or removing girls from school could have long-term effects on human resources or human capital.)

With the onset of the economic crisis in 2008, poor countries began to have difficulties paying for food and fuel imports; they also were hurt by the sharp reduction in world trade and rapid decline in commodity prices; by the decline in FDI and aid; and by the slowdown in migrant workers' remittances (Karsheenas 2009). Based on ILO estimates, 212 million people worldwide were unemployed in 2009, an increase of almost 34 million from 2007 levels (the bulk of this increase occurred in 2009) (Oxfam 2010).

What does this mean for women? The gendered impacts of crisis referred to above are rooted in the sexual division of labor and the way that women and men are differentially located in the spheres of production and reproduction. As a result, women will experience crisis distinctively in such areas as employment and unemployment, housing and ownership, health, pensions and social security, and migration and remittances. Some of the gendered impacts may be delineated in summary form.

As we have seen, poor women are especially hard hit, as they live at the nexus of patriarchy and capitalism and are affected by both intra-household inequalities and poverty and social exclusion, or by the sexual division of labor at both micro and macro levels. A reduction in women's incomes could lead to higher rates of malnutrition, lower levels of schooling for girls, and possibly a surge in infant mortality. In the developing world, poor families are more likely to pull their daughters out of school than their sons when they need to boost household income; adult women also risk suffering disproportionately, because they account for up to four out of five workers in export manufacturing.

Women—other than those from elite families—often must compensate for the loss of household income or social provisioning by assuming greater reproductive burdens and caregiving as well as seeking additional paid work.

Around the world, women are over-represented in the most precarious employment, particularly low-paid and part-time work, and are vulnerable to losing their jobs. In most parts of the world, women's unemployment rates are higher than those of men, but even where their unemployment rate is lower, their wages are lower relative to men's (Moghadam 2010). In Australia,

according to Sharan Barrow, president of the Australian Trade Union Congress, women risk losing pay, skills and access to decent work as a result of the global financial crisis unless government does more to protect jobs “and we see the introduction of a government-funded paid maternity leave scheme” (ATUC 2009).

In some industrialized countries, women in pink-collar jobs have been spared redundancies, relative to men in blue-collar jobs. And yet, working conditions and wages leave much to be desired, and women workers fear the loss of benefits that recognize their contributions to the sphere of reproduction.<sup>5</sup>

Economic crisis has a way of undermining social and labor rights. Paid maternity leave is not enjoyed by all working women—this is part of the neglect of the contributions of social reproduction and women’s care work—but its expansion is undercut by recessions.

The credit crunch can hit certain groups of women badly, such as single mothers or owners of small businesses. Declining levels of international aid can adversely affect micro-financing programs, income-generating programs, and funding for women-led non-governmental organizations.

Gender budgets instituted by governments to ensure that women are integrated into policies and planning and that they benefit from economic growth and social expenditures may be compromised if not eliminated as a result of austerity measures or declining donor funding.

The dismantling of the old protective industrial policies, more liberalized trade regimes, and the much higher ratios of foreign trade to national incomes in the lesser developed countries (LDCs) in particular mean that the impact of trade shocks are much sharper and more immediate than in the earlier periods. Women’s employment is very likely adversely affected in countries specializing in manufacturing exports. This could be especially problematic for

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<sup>5</sup> In the US, since the recession began in December 2007, the majority of lost jobs belonged to men. By October 2009 the official unemployment rate was 10 percent. In August 2009 the male unemployment rate was 9.8 percent while that of women was 7.5 percent. One reason is that many women are concentrated in healthcare where there have been fewer job losses than in the manufacturing sector, which is male-dominated and the site of many job losses. In July 2009 alone, 20,000 healthcare jobs were gained while 76,000 construction jobs and 52,000 manufacturing positions were lost. A relevant factor is that while men still make up 53 percent of the labor force, women hold 58 percent of bachelor degrees and half the professional degrees; See Christopher Caldwell. 2009. The Pink Recovery. *Time*. Aug. 24. p. 21; But black women do worse than white women; their unemployment rate jumped 21 percent, from 7.5 percent in July to 9.1 percent in August of 2008. Among single mothers and women with families, unemployment climbed to 9.6 percent—the highest level in 15 years; See Tony Pugh. 2008. *Spike in jobless rate for women is worst in more than 33 years*. McClatchy Washington Bureau. Posted Sept. 14, 2008. Last accessed April 2009.

women in poor countries such as Bangladesh, Bhutan, Haiti, and Cambodia, where over 70 percent of exports are composed of labor-intensive manufacturing products in textiles, clothing, and footwear (UNCTAD 2008).<sup>6</sup> Indeed, Cambodia's garment industry accounts for 94 percent of exports. In 2008 some 27,000 jobs out of 300,000 were lost; in 2009 it is estimated that about 19,000 more were lost (MacKinnon 2009).<sup>7</sup>

Barriers to labor migration are often erected during economic recession; given that women are a large proportion of labor migrants, this can impact them and their ability to provide for their families. Moreover, rising unemployment in rich countries could mean a loss of jobs for migrant workers. Foregone remittances adversely affect local communities and the national economies that depend on them. Indeed, in 2009, remittances from foreign nationals living in rich countries to their families at home were 20 percent lower than the previous year (Vidal 2009).<sup>8</sup>

Violence against women could be exacerbated during times of economic crisis and when men's breadwinner roles are in jeopardy.

### Hyper-Masculinity

We know that the current world economic crisis originated in the financial sector of the advanced countries, beginning with the sub-prime mortgage problem and the meltdown of mortgage-based securities in the United States. The financial crisis had immediate reverberations in those developing countries that were closely linked to the global financial markets. But my analysis would not be complete without a critique of the hyper-masculinity that lies beneath the capitalist relations of production and the behavior of the (predominantly male) transnational capitalist class.

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<sup>6</sup> LDCs are predominantly in Sub-Saharan Africa, but also include Afghanistan, Bhutan, Cambodia, Nepal, Lao PDR, Myanmar, Timor-Leste, Solomon Islands, Samoa, Haiti, Yemen, and Bangladesh.

<sup>7</sup> The estimates for 2009 were from the ILO on Asia-Pacific unemployment forecasts.

<sup>8</sup> Countries where remittances account for a large share of GDP include Bangladesh (10 percent), El Salvador (18 percent), Haiti (20 percent), and Honduras (25 percent). Transfers are one of the Dominican Republic's prime sources of foreign currency and the main bulwark against poverty. The volume of remittances started to decline in August 2008. Most of the funds come from the US (80 percent), followed by Spain (15 percent), both of which have experienced rising unemployment. In Mexico, cash wired home is the largest source of foreign currency after oil exports, but payments dropped by 3.5 percent in 2008; See Grégoire Allix and Jean-Michel Caroit. 2009. Families in poorer countries suffer as overseas jobs are axed. *Guardian Weekly*. February 27. p. 44.

The masculinist institution par excellence may be the military, but hyper-masculinity is also a defining feature of the corporate domain—with its risk-takers, rogue traders, reckless speculators, and manipulative financiers. Their counterparts in the political domain believe they can solve the crisis, and that with a little more regulation, the financiers can be more responsible citizens and businessmen. The politicians and corporate heads meet annually at the World Economic Forum in Davos, Switzerland. But can this Davos elite save us? Or are they out to save themselves and the power relations that prop them up? As one feminist analyst, Ruth Sunderland (2009) remarked: “They have wrecked the world economy, but seem oblivious to the idea that they may not be the best people to rebuild it. [Now is the time to] . . . reflect on the macho, tooth-and-claw brand of capitalism that caused the crunch in the first place (p. 19).” Indeed. Both the inherent flaws of the capitalist system and the hyper-masculinity of the financial sector are implicated in the economic crisis.

In chapter 31 of volume I of *Capital*, Marx has some pithy things to say about the emergence of the “modern bankocracy”, along with the international credit system, the modern system of taxation, “stock-exchange gambling”, and “the class of lazy annuitants thus created.” How insightful, prescient and true. But the crisis was the product at least in part of the overwrought masculinity of this “bankocracy” on trading floors and in bank boardrooms. Would the situation be better if there were a critical mass of women in the corporate world? Some argue that women in the corporate domain would be less likely to promote casino-style capitalism. Others retort that corporate women would have to conform to the corporate culture and imperatives. And yet, when one thinks of women like Sherron Watkins, who tried to blow the whistle on Enron; or Brooksley Born of the CFTC during the Clinton Administration, who tried to warn against deregulation and the emerging toxic assets until she was forced to resign;<sup>9</sup> or Elizabeth Warren, who led the Obama Administration’s credit card company oversight and chairs the TARP oversight panel; or Gretchen Morgenson of the *New York Times*, with her sober and critical analyses of the financial crisis—it would appear that there might indeed be less recklessness.

So there may be an argument for including more women on boards (as Norway has done with its law on a minimum of 40 percent female share of corporate boards, which France is soon to emulate). Even so, having a critical mass of women on corporate boards would not save us from this crisis-prone, exploitative and ultimately corrupt system of economic governance. For that, we need to look to alternatives.

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<sup>9</sup> See Frontline PBS program (<http://www.pbs.org/wgbh/pages/frontline/warning/themes/>).



### Towards a New Economic Regime

When states bail out banks and corporations they are acting to ensure the functioning and competitiveness of the national economy as well as the globalized system of which they are a part. At the same time, they stand by silently as local budgets contract, leading to cuts in social services and educational programs. The bail-outs during times of crisis—as well as the subsidies, incentives, and tax breaks during periods of stability—confirm the Marxist concept of the state as the executive committee of the bourgeoisie. Instead of considering fair trade, more democratic patterns of production and consumption, and the welfare of citizens, the capitalist state reaffirms the profit motive and the assumption that only the financial market and real economy create value. This is illustrated by the actions of the capitalist state *par excellence*, the US, which has accumulated an enormous debt and deficit for the rescue of banks and corporations (and military adventures in Iraq and Afghanistan) at a time of high unemployment, declining real wages, the erosion of assets, and skyrocketing costs of health and education. This can only feed further cuts in social expenditures and public services, and promote the privatization of public goods and institutions (including our universities here in the US).

Across the globe there have been social struggles and street demonstrations—such as in Egypt, France, Germany, and Greece—but conventional forms of struggles are not sufficient to end the domination of capital. What are needed are mass movements for sustainable and rights-based development.

Marxists have long understood that capitalism is not just a mode of production, but a power relation in society and a way of thinking. As such, and as Christa Wichterich (2009) reminds us, the hegemony of growth and consumption and the divides between production and reproduction and between wage labor and care labor must be broken both in theory and in practice. This will entail movements to democratize economic relations and new thinking and policies to re-embed the economy into social relations. The global economic crisis—along with recent disasters such as the earthquake in Haiti and the BP oil spill off the Louisiana coast—should be used to think in both utopian and pragmatic ways about sustainable development and people's welfare, to replace hyper-masculinity with feminist concepts of welfare and care, and to build a new economic regime.

It is surely time to call for an end to business as usual, and insist on better terms of trade, a revival of the 20/20 social compact,<sup>10</sup> a tax on financial

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<sup>10</sup> At the UN's World Summit for Social Development in Copenhagen in 1995, governments agreed to emphasize social programs for universal primary education, reduction of adult illiteracy rates (with sufficient emphasis on female illiteracy), primary health care for all, elimination

speculation, a cap on corporate pay, enforcement of labor standards, and decision-making roles for feminist organizations and trade unions. Taxing bankers and financiers would raise billions for development and social provisioning, giving preference to cooperation and social provisioning for all, in a way that ensures both social justice and gender justice. It would also help finance new social contracts predicated on labor rights and the recognition and valorization of care work. We know that neoliberal capitalism is not compatible with any concept of economic citizenship or the social rights of citizens. It is time to envisage a socialism with a feminist face.

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of severe malnutrition, safe drinking water and sanitation for all, credit for all and family planning services for all willing couples. Developing countries and donor countries would earmark, respectively, at least 20 percent of their budget and at least 20 percent of the amount of their aid to these efforts.

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