

Mothering in a Time of Crisis and Recession

An Assessment of the Coping Strategies Employed by Mothers in the Eastern Caribbean Following the 2008 Global Financial Crisis

The global financial crisis of late 2008 has affected social welfare particularly at the household level throughout the developed and developing world. Unemployment as well as food prices continue to rise, and Overseas Development Assistance (ODA) and Foreign Direct Investment (FDI) is declining, scarce or stalling. Additionally the forecast for recovery is bleak with projections for a double dip recession seeming even more apparent due to the situation in Europe and the US, economies which the region remain highly dependent on. The primary manifestations of the crisis in the Caribbean region has been the collapse of the CLICO financial group of Trinidad and Tobago, (and its affiliate organizations such as British American Insurance), declining credit from trade unions, micro credit institutions and banks, investments which turned out to be Ponzi schemes, and declining FDI's, earnings and employment particularly in the tourism sector which employs a lot of women and mothers. Snow ball and random sampling methods will be used to identify and interview mothers to ascertain the impact of the financial crisis on their ability to provide for the needs of their households. Their access to various forms of social protection, use of remittances, and other skills and strategies for coping to make ends meet will be assessed. This analysis will help in voicing the impact of the recession on Caribbean mothers and their households, by presenting a snapshot of how households are coping in this recession. Strategies across national boundaries in the region will be compared. Policy makers need to be reminded of the vulnerabilities that mothers face and their need for social protection irrespective of the time of austerity facing the region and their governments.

The global financial crisis of late 2008 has affected social welfare particularly at the household level throughout the developed and developing world. Mothers

are among those who have lost their jobs, houses (due to foreclosures), remittances from their family living abroad and social insurance benefits (health, life and pensions). There is the additional threat of the food and energy crises that affect mothers' ability to make ends meet on existing wages, even in households with two income earners.

In the Eastern Caribbean the global recession has also led to declining employment in critical sectors such as tourism, and the resulting decline in foreign direct investment (FDIs) has impacted negatively on tourism-related construction and the male bread winners employed in that sector.

Households were sampled in the Eastern Caribbean territories of Trinidad and Tobago, Grenada, St. Vincent and the Grenadines, and St. Lucia through both snowball and random sampling methods (using public telephone directories). Mothers (and in some cases, their partners) were interviewed to ascertain the impact of the financial crisis on (1) safety nets such as life, health and unemployment insurance, and to welfare; (2) coping strategies such as accessing credit, receiving remittances, and (3) increasing household income whether through informal or formal employment activities.

Elite interviews were also conducted with professional educators (principals, teachers), micro-financiers and micro-lenders, as well as frontline workers in social assistance programmes to assess changes in women's access to assistance. Structured interview instruments were used to collect data.

The findings discussed herein voices the impact of the recession on Caribbean mothers and their households, and presents a snapshot of how they are coping in this recession. Their experience will hopefully remind Policy makers of the vulnerability that they face and their need for social protection irrespective of the state of austerity facing the region and their governments.

The Crisis in Caribbean

One of the primary manifestations of the crisis in the Caribbean region has been the collapse of the CL Financial Group and CLICO of Trinidad and Tobago, and its affiliate organizations such as British American Insurance (BAICO).

The region also experienced some decline in remittances; both cash and barrel goods. Additionally, Overseas Development Assistance (ODA) and Foreign Direct Investment (FDI) are declining, scarce or stalling further affecting the job creation capacity of regional governments. According to the OECS Country Brief, "FDI decreased by 29.1 percent, consistent with the slowdown in direct investments related construction activity in some member countries" (IDA 2011).

Tourism related construction suffered declining investment, leading to a total halt of some projects and male unemployment. Existing hotels suffered

declining visitor arrivals and in turn declining revenues, thereby being forced to lay off service workers who are largely women (Reddock and Foster). In Nevis, the Four Seasons went out of Business and almost ruined the hotel sector (Witter). Antigua and Barbuda was particularly hard hit and continues to "struggle from windfalls of 2008 global financial crisis and to control increasing crime levels" ("Caribbean Tourism 2011"). The region's vulnerability persists due to the fact that seven of the world's ten most tourism dependent countries are in the region ("Caribbean Tourism 2011"). There was a slump in 2009, but an increase in arrivals by 4.9 percent in 2010 ("Caribbean Tourism 2011"). However, there are reports of declines for St. Lucia in 2011 (Anatole).

Crisis or Crises?

The world is dealing with not only a global financial crisis but simultaneous food and energy crises. Rising unemployment and food prices are causing much concern for households. There are additional social implications of rising unemployment for the region (IDA-OECS). Reports cite increases in food prices for the 2005-2008 periods in the Eastern Caribbean. "...during the third quarter of 2007, the Consumer Price Index (CPI) for 'food' increased 5.1 percent, 4.2 percent and 4.0 percent in Grenada, St. Lucia and St. Vincent and the Grenadines respectively" (Scott-Joseph 3).

While much has been done to pull the region out of this crisis and resultant recession, the recovery to date has been characterized by jobless growth. Households continue to grapple with declining incomes, rising food costs as well as rising costs of utilities due to the current employment, energy and food crises. The energy crisis affects cost of utilities and transport, and takes away from expenditure on food and other necessities. The forecast for further recovery is bleak with projections for a double dip recession seeming even more apparent due to the debt/credit situation in Europe and the US, economies which the region remain highly dependent on.

The impact of the crisis has caused concern throughout the Caribbean. However this paper focuses on the experience of the OECS and Trinidad and Tobago. All Caribbean countries have been monitoring and responding to the crisis in various ways. The common thread remains a commitment to protecting social programmes so as to cushion the effects on the poor and the vulnerable (Foster and Reddock).

A unified coordinated response is characteristic of the OECS countries of Anguilla, Antigua and Barbuda, Dominica, Grenada, Montserrat, St. Kitts Nevis, St. Lucia and St. Vincent and the Grenadines. Together they have a total population of approximately 600,000 inhabitants, and occupy a total surface area of about 2, 800 square km (IDA-OECS). OECS countries "face special developmental challenges due to their inherent vulnerability as small

developing states.” Challenges faced by OECS economies “have been further compounded by the countries’ fiscal imbalances and high debt ratios which have been felt more acutely in the wake of the global economic and financial crisis since the last quarter of 2008” (IDA-OECS 1).

Social Achievements in Eastern Caribbean

The region is well on its way to achieving the Millennium Development Goals (MDGs). Trinidad and Tobago, Antigua and Barbuda and St. Vincent and the Grenadines have been experiencing declines in poverty. St. Lucia, Dominica and Grenada have been experiencing increases in poverty. There have been significant gains in human development overall with countries recording high and medium development (Caribbean Human Development Report 2012).

In the OECS, the goal of universal primary education is nearly met. Progress is steady towards universal secondary education with enrolment rates as high as “78 and 80 percent in Grenada and St. Lucia, respectively, to 95 percent in St. Vincent and the Grenadines, and 100 percent in St. Kitts and Nevis in 2009” (IDA-OECS 3). Infant mortality rates are among the lowest in the world, ranging from 9 to 17 per 1,000 births in 2007 (IDA-OECS 3). Mothers are integral to progress for the MDGs, especially Goals 1-5 and Targets 1-11 (MDG 2010 and 2011 progress charts).

Why Women Are on the Frontline in this Crisis and Recession

Traditionally, women and mothers in the Caribbean are largely represented among the poor, are the main bread winners for their families. They make ends meet by using their social capital and by employing a range of coping strategies, including reliance on remittances. Women and their families will be adversely affected by economic decline brought on by declining exports in sectors that rely heavily of female labour and therefore likely to result in their unemployment. Women also stand to suffer from the tightened credit situation which will affect their access to micro finance, a resource which is accessed largely by women who seek to start small businesses.

Migration places Caribbean grandmothers and aunts in the position of care givers who are largely dependent on remittances (cash or domestic goods). Additionally rising food prices due to the food and energy crises will not auger well for women in households with declining incomes or those that are poor. The crisis and recession overall, threaten women and their families’ access to resources that are part of the myriad of coping strategies employed to feed themselves (WB 2009: 7, adapted from diagram on First and Second round impact on women and families).

Women and children therefore live less secure lives in this recovery phase

as the expected benefits from social protection measures such as social insurance (especially life insurance) has been severely affected by the CLICO and BAICO fallout.

The CLICO/BAICO collapse cost the OECS EC \$2 billion (U.S. \$800 million) in liabilities (Bacchus). A Ministerial Sub-Committee of the ECCU was established to address the challenges of CLICO and British American Company in mid-January 2009 (Government of St. Vincent). A resolution is still in the works.

Maternal and child health are also threatened by the choices made by mothers at this time. Children are at high risk during this recession as history has shown that “... economic downturns have a negative impact on child mortality, child health, and both overall and child poverty, [as] child poverty increases at higher rates than overall poverty” (Fernandez and López-Calva; UNDP). Children from poor households may suffer reduced caloric intake, reduced school attendance and enrollment as well as reduced access to health care. Measures should be put in place to guard against increased manifestations of these ills.

According to Schady (2006), “a poor early childhood development can have long lasting effects in school attainment, employment, wages, and incidence of criminality” (qtd. in Fernandez and López-Calva; UNDP 14). This trend is worth noting in light of the crime and security challenges facing the region at this time (Caribbean Human Development Report 2012).

Middle- and low-income women and their children suffer more in times of recession and crisis, especially if they are dependent on a male bread winner for support. While many in poverty response circles embrace the Chinese proverb of “teach a man to fish” to stave off poverty, gender analysis of household circumstances in times of scarcity have advocated in favour of the approach: “teach a woman to fish and the whole village eats.” This is the preferred approach by policy makers wishing to protect gains towards reduced poverty because “... income transfers to women have larger effects on children’s nutritional status than similar transfer to men.” This information is derived from studies where analysts measure children’s weight and height for their age (World Bank 2009: 13).

Women may experience declined labour force participation, either forced, through unemployment or voluntarily. In some circumstances, voluntary withdrawal from the labour force may be a move on the part of women with children where the declining wages or work hours would not allow her to meet child care cost. They may also experience increased labour force participation. For example, women who were stay at home moms are forced to or choose to take on employment to supplement spouses’ income in times of reduced benefits for him as well as rising cost of food (or other expenses). This can affect older siblings (especially girls) whose education and overall well-being may suffer if

mother's absence requires them to take on child care roles of younger siblings (a phenomenon also known as parentification).

For most of the region, "poverty and inequality have decreased" but fears exist of the threat from rising food prices that began before 2008. "The significant price hikes of products that comprise the basic food basket of the poorest has had a direct effect in 2008, in that poverty dropped only one percentage point" (Bárcena). "Even worse is that extreme poverty was expected to rise from 12.6 percent in 2007 to 12.9 percent in 2008, equivalent to three million people" (Bárcena).

It is projected that the food crisis "...will continue to trap up to 100 million people in poverty in 2009" (WB April 2009: 3). There were 925 million hungry people in 2010 (13.6 percent of world population), 53 million from Latin America and Caribbean (World Hunger Education Service). In October 2010 the FAO identified the current crisis along with neglect of Agriculture and rising food crisis as the causes of this.

Child poverty and hunger are real threats to the region's social development gains in health and education. It has been observed that, "children who are poorly nourished suffer up to 160 days of illness each year." Malnourishment causes 10.9 million child deaths each year while "under nutrition magnifies measles and malaria. Under nutrition is the underlying cause of 61 percent of deaths from diarrhea, 57 percent malaria, 52 percent pneumonia, 45 percent measles (Black 2003; Bryce 2005)" (World Hunger Education Service).

According to the World Hunger Education Service, "Malnutrition can also be caused by diseases such as the diseases that cause diarrhea, by reducing the body's ability to convert food to usable nutrients." They report that four percent of world malnourished live in Latin America and the Caribbean compared to 26 percent in Africa, and 70 percent in Asia.

Theoretical Framework

The current global financial crisis has shed light on the limitations of the neo-liberal approach to development and its continued threat to social development in the vulnerable small island states of the Eastern Caribbean. Its impact/fallout calls for renewed commitment to a social development approach which puts people before the market. The Social Development Approach "...uniquely integrates economic and social objectives" [and] "... actively seeks to harness economic development for social goals" (Midgely 8). We can achieve social development by successfully "integrating economic and social objectives" (Midgely 8). Unregulated financial transactions on Wall Street (as well as within the region) that caused the crisis are tantamount to greed and without adequate implementation of social protection measures could represent the

largest example of distorted development for the twenty-first century.

Distorted development is often due to a "failure to harmonize economy and social development objectives and to ensure that the benefits of economic progress reach the population as a whole" (Midgely 4). This crisis represents a failure on the part of the leading economies of the world to put the welfare of the people before the drive to making profits (neoliberalism at its worst). By failing to adequately regulate "Wall Street" families cannot realise the dream of owning a home, benefiting from social insurance which they invested in over time, or find suitable employment in the job market... to name a few. The expansion of the working poor is also a real threat to family well being.

All efforts thus far, towards securing social development, whether through public sector investment programmes, or other social protection initiatives should not be allowed to fail. The vulnerable need support to keep their heads above water irrespective of what the crisis throws at us next. Social protection is important since globally "...recovery is characterized by jobless growth with remittances declining by 5-7 percent" (Hilaire).

According to UNICEF social protection is "... a set of transfers and services that help individuals and households confront risk and adversity (including emergencies), and ensure a minimum standard of dignity and well-being throughout the lifecycle" (Köhler, Cali and Stirbu 6). Social protection includes social insurance and social assistance. Social insurance could be contributory or savings based such as old age pension and unemployment pension. Social assistance is usually tax funded, usually means tested and made available for the acute or chronic poor, old aged, children and other vulnerabilities. This is the preferred path to recovery in light of its benefits to women and children. UNICEF "agrees that the concept of social protection needs to be made child sensitive and focus on systematically protecting and ensuring the rights of all children and women, achieving gender equality, and reducing child poverty" (Köhler, Cali and Stirbu 6).

Coping with the Crisis

In the United States, middle income families are falling into poverty; persons seek unemployment benefits and protection from foreclosure on their homes; some receive tax breaks from governments, move in with family and friends, start groups on social networking sites offering services in exchange for other needed services etc. (Harlow). "... Alarming, the U.S. Census Bureau statistics shows that some 46.2 million Americans are living below the poverty line" ("Energy IRS Work Together to fight poverty...").

According to the U.S. Labour Department in January 2012 the number of people seeking unemployment benefits stood at 352, 000 ("Major oil refinery

to close...” 16). The Bookings Institute also notes that 50 percent of unemployed in New Jersey, Florida and Illinois in the U.S., are out of work for more than six months (Harlow). This situation helps account for declining tourism arrivals and remittances to the region, although (for the latter) it has not been as high as had previously feared. Dr. Hilaire noted a decrease in remittances of five to seven percent.

Strategies adapted in the region vary somewhat, particularly in light of no unemployment insurance. While social networking sites are not employed, the traditional reliance on social networks within one’s own social capital stock persists. This research points to the adoption of different strategies in response to the crisis. However, there remain other threats to social protection in this time of crisis and recession such as rising unemployment and declining government revenue. The International Development Association (IDA) warns that rising unemployment “has increased concern for the capacity of the existing social assistance programmes to protect vulnerable groups” (IDA-OECS 3). Barbados remains the only Caribbean island with unemployment insurance. The OECS Social Policy Unit recommends strengthening social protection through “harmonization of policies” such as National Insurance and Social Insurance. This move is seen as essential as the OECS Economic Union is realized (“OECS Social Security Schemes”).

Recovery from the crisis has been further challenged by hurricane Tomas in October 2010, which affected mainly St. Lucia, but also St. Vincent and Barbados. Recovery from infrastructural damage for St. Lucia was estimated at US\$500 million (“Slow Caribbean Growth and High Liquidity”). In St. Vincent and the Grenadines, the Government informs that:

Our success in St. Vincent of the Grenadines in maintaining economic stability and even recording progress in some areas, has been due to a large extent to enhanced sub-regional economic coordination and management; sensible public policies; the creativity and good sense of our people, including the private sector; the external support and solidarity from our diaspora, friends and allies overseas, and from.... developmental financial institutions; and careful economic management overall. (Government of St. Vincent 3-4)

Discussion of Findings

In times of crisis, mothers employ a range of coping strategies (though this may be the norm year round for poor families). These are brought on by the challenges of managing the family budget, balancing work and family life (especially child care needs) as well as dealing with unforeseen shocks. Some

Caribbean mothers rely on remittances from relatives abroad to help meet household needs. They also rely on the services of women in their social network (family and/or friends) to offset childcare costs. This may be when they take up employment locally or overseas.

While many may feel they are battling it alone, literature shows that they are indeed operating within an enabling environment with support on many fronts. The efforts by mothers to see to the welfare of their households receive much support at the local, regional and international level. One major limitation remains the absence of participatory planning which includes women as well as inadequate gender disaggregated data to inform service design and delivery (essentially for more effective targeting of social programmes).

The response to the crisis has involved calls on the part of Women’s Organizations as well as leading International Development Institutions to acknowledge the adverse effects (potential and realized) of the crisis on women (Foster and Reddock). This has included analyses of the direct impact, recollection of how past crises have affected women and sensitization of the role that women play in communities and households which places them at greater risk in times of crisis and recession (see AWID). Consensus therefore exists that women are better positioned to manage a household through good and bad times. Efforts have been made to provide assistance to women at this time (through both direct and indirect targeting).

Coping at the Household Level

Mothers interviewed revealed some basic approaches to meeting household needs in this crisis and recession. The themes surrounding the measures taken by mothers are summarized in Table 1. They include accessing micro credit and other sources of finance, accessing welfare, labour force participation and other formal/informal income earning activities, as well as tapping into their social capital both local and overseas.

The following excerpts show that these two mothers employ a multitude of strategies to make it all work for her household.

... Used to receive money from brother in New York but he says “things are slow.” The rising cost of food means she buys less food, spends nothing on entertainment and makes less visits to the doctor. She cooks cheaper foods, and family has less meat (sometimes once a week). The kids watch movies at home and daughter takes breakfast at school on school’s feeding programme. She sells soda and local snack (milky suck bag) from home to make some extra money. To help with back to school expenses for the current academic year she took a loan from her credit union. (Trinidadian married mother of five, two dependent on her; works as cleaner)

Mother reports getting clothes in barrel from overseas family. She takes less visits to doctor—“now have to bear the pain. Doctor used to cost EC\$75 for a visit, now cost EC\$150 and more if you have to buy medicine and if they send you for tests...” She travels less. Used to travel every summer, has not gone “in four years.” Used to take daughter out, but “no more cinema.” She watches movies at home and pops corn for entertainment. “Salary has not changed so rising cost of food has an impact, what used to last a month does not anymore. Bills and fuel for car takes all the money.” Daughter does not feel impact since she “leave self behind and other stuff and take care of daughter’s school and snacks.” Does nothing to bring in extra income—“not much time for gardening.” (St. Lucian mom of one in common-law union; works as customer service representative)

Support from the International Development Organizations

The UNDP, UNECLAC as well as the World Bank have particularly advocated for taking measures to secure the progress made recently towards realizing the Millennium Development Goals in particular and human development throughout the region in general. The World Bank in its continued support for women and children through their policies, warn that the “... effects on women and children, if ignored, will both increase poverty and imperil future development.” They recommend that “effective policy responses should build on women’s roles as economic agents” (2009: 5).

As part of their commitment to poverty reduction, 8,000 poor families in Grenada are to benefit from a programme costing U.S.\$5 million, (on zero interest credit) from the World Bank as of July 2011. The project will “consolidate three existing cash transfer programmes [under the MOSD] ... into one comprehensive cash transfer programme to improve coverage to poor households” (WB 2011b). They are the public assistance programmes, Necessitous Fund, and the School Transportation Allowance.

Poverty and Child Hunger

Hunger and malnutrition were not much cause for concern before crisis. School feeding programmes in the region are in place to secure gains in child health. Low birth weight has been a cause for concern though. Low birth weight and under nutrition in St. Lucia for 2004 was eleven percent (Scott-Joseph 17). The excerpts below provide insight into the working of the school feeding programme.

School teacher at urban primary school in St. Lucia reports that “when parents have no money they don’t send children to school.” They need money for lunch and transport. Children who do come without lunch money and

Table 1: Thematic Summary of Coping Strategies from Mothers Interviewed

Accessing Micro Credit and Other Sources of Finance	Accessing Welfare	Labour Force Participation and Other Formal/informal Income Earning Activities	Tapping Into Social Capital
<p>Moms seek small loans to start business to bring in main or supplementary income for household (St. Vincent)</p> <p>Mothers use credit unions for loans to meet households expenditures (Trinidad)</p>	<p>Mothers seek public assistance from governmental and non-governmental organizations (St. Lucia, St. Vincent and Trinidad)</p> <p>Parents, principals and teachers see to child’s nutritional needs by encouraging use of school feeding programmes. (St. Vincent, St. Lucia, Trinidad) They also encourage attendance in the face of difficulty—transport costs remain a challenge. (St. Lucia)</p>	<p>Mothers go back to work full-time or part time to supplement spouse’s income</p> <p>Mothers earn income through sideline activities such as selling produce, food catering among other activities (St. Lucia, St. Vincent and Trinidad)</p>	<p>Mothers rely on their children’s father for food or income support (St. Lucia)</p> <p>Mothers rely on remittances from overseas relatives (one Trinidadian mother reports that sister from Miami sends for kids during summer) Mothers also get help from local family and friends including in-laws (Trinidad, St. Vincent and St. Lucia)</p>
<p>All mothers report implementing budgetary measures to make ends meet. Mothers report having less food (esp. meat) as rising cost of utilities and food means that less money is left over for groceries; mothers report sacrificing their needs but not those of children. For example they may not seek medical care for themselves but will definitely take the children. They also report cutting back on wants and entertainment/recreation. Some children notice changes in family’s access to resources while others have been shielded from it by their mothers.</p>			

lunch “get a ticket from teachers” so they can get food through school’s feeding programme. The “teachers know who cannot afford” and so give before they ask. (School teacher from urban primary school)

“Ninety-five percent of school children are on the feeding programme.” School has a “total of 165 students,” and at times about “100, 140, 104, or 112 children”[may be on programmes]. “I discuss with parents to send children. We have allowances for even breakfast [and for lunch, for sure] if they tell the teacher the cook prepares.” (Principal of Primary School in the South of St. Lucia)

Poverty however may be deepening during this crisis even though we may not really know the full extent in the immediate future. St. Lucia Statistical Office Representative on Poverty findings from St. Lucia 2010 census: “noticed unemployment increased to 20.5 /20.6 percent” [from 18 percent]; [indicators such as wages, inflation, unemployment point to poverty increase]. The reality is that, “. . . a greater proportion of household consumption expenditure is spent on food in low-income families, any increases in food prices is therefore likely to have a disproportionate effect on the poor” (Scott-Joseph 17). It was interesting to note that mothers report taking care of utilities first and food last. So much so, that they may have to forego meat when buying food with whatever money is left. It is also worth noting that mothers in rural St. Lucia and St. Vincent are able to grow food while some in both rural and urban Trinidad reported part time animal rearing, and so are able to ease their reliance on grocer food. Food is also received as gifts by mothers in St. Lucia and St. Vincent from persons in their social network (such as parenting partners).

Micro finance

The World Bank acknowledges that Micro Finance Institutions “typically lend to women.” In 2006 there were over 3,330 MFIs with a clientele of 133 million, 85 percent of whom were women (WB 2009: 10). Mr. Kelvin Sergeant, Head of Research of Republic Bank of Trinidad and Tobago notes that the Crisis has seen to a decline in loans, increase in non-functioning loans and lack of updated legislation.

Mother has own business, is main breadwinner. Took small loan for other things, “business is real slow but I sacrifice.” Purchases less food, but can’t cut back on doc visits; illness makes going compulsory. It is “real rough sometimes I don’t have it. Try to keep up with light bill. Keep spending on school for child. Try to see if I can do a little extra if there is no income. Do my own little kitchen garden. Don’t have land but use containers to

plant. It save me. . . .” (Vincentian single mother of two; one dependent 17-year-old child)

In St. Vincent, the Prime Minister reported that “Financial markets have rebounded, emerging market risks have eased, banks have increased capital, and more credit is generally available to finance economic activity.” He adds, “Even so, credit channels are still impaired and economic recovery is likely to be slow. It will take even more time for employment to improve significantly” (Government of St. Vincent 72). An enquiry into access to micro-credit by women in Grenada showed that:

Majority of clients are women [and so] more women default because of that. “Overall women tend to be more resilient than men in terms of paying [loans]. A lot of women affected [since crisis] but [are] trying to pay their debt.” Micro Fin Grenada has put measures “in place to aid repayment. Measures geared towards making sure debt is repaid, will restructure loans. . . etc. but no special arrangements for women.” (Micro Fin Grenada Ltd. representative, December 2011)

Social Protection

Social protection is important for protection from shocks. According to Armando Bariantos and Leonith Hinojosa-Valencia Brooks (4), social pensions and health insurance programmes “cover, on average, one third of the labour force in the region.” Mothers access social protection for themselves and their families. Children are often beneficiaries and stand to benefit from having some form of financial security. Women and children also stand to benefit when their spouses invest in various forms of social insurance.

In light of the collapse of two insurance providers, the threat to security from social insurance is real. Insurance coverage of mothers and children as well as their confidence in this approach to security has been negatively affected, thereby increasing their vulnerability to future shocks. The data in this research shows that some households have lost protection (BAICO life insurance policy holders still waiting for answers; OECS working towards resolution).

In Trinidad, payments have been made “to some CLICO and British American Insurance clients with short-term investments where the principal was TT\$75,000 and over began on December 1” [“Bermuda Government looking to cut workers salaries”] (“A Perspective on Safeguarding Financial Stability”). In Guyana, “about 150 CLICO policyholders in Guyana . . . retrieved their assets in full since the start of the rescue plan outlined by President Bharat Jagdeo” (Two New Caribbean Countries and One New Currency”).

Though compensated, some have lost interest on monies paid and cover-

age from future shocks by failing to reinvest in other schemes. Interviews also revealed that some who were not affected have ceased accessing social insurance by withdrawing from their providers since the collapse made them lose confidence in the system. This is a trend the region should also be wary of. The concerns expressed above are illustrated in these excerpts below.

To help earn extra money mother started working as school bus driver to school children using the family car. Husband lost life insurance investment of three years with BAICO for which she and children were beneficiaries. They received settlement payment from company with no interest. Funds went to school expenses. The rising cost of food affects shopping 'buys only what family needs and has to cut back on wants'. There is no money to take family vacation. The kids' budget for clothes and shoes has been cut back. Family's extra income helps fund son who is in medical school on a tuition only scholarship. (Trinidadian married mother of 2)

Housewife/stay-at-home mom for 16 years who is now a Cashier/Clark as of December 2011 say she took job to help, plus was tired of being home. "Utility bills are getting higher and so we cut down on food purchases." Has to pay water, electricity, phone and cable. Husband stopped health insurance [she and daughters were also beneficiaries] in December 2010 since insurance climate is too uncertain. They used the money for school expenses. "No more eating out—kids used to get a treat, e.g., KFC." Children wish there was more food, and complain that fridge is empty. "Now we can barely save." Mom sells cakes, plants foods and sells plantain/tanya. (St. Lucian mother of two)

Support at the National Level

The crisis has led most governments in the region to invest more in or protect their social assistance programmes (Reddock and Foster). The UNDP notes that "Countries in the region have implemented large-scale social programmes, mainly through conditional cash transfers, CCT that covered about 95 million beneficiaries in 2009" (Fernandez and López-Calva 4). There remains however significant limitations in expanding coverage through social assistance in the sub region.

Accessing Social Welfare

Mothers who are very poor or experience reduced purchasing power may seek social assistance from governmental or nongovernmental organizations. The excerpt below shows the challenge of seeking public assistance and social insurance.

Mother reports no main bread winner in house. Lives with mom and retired sister. Takes care of blind elderly mother. Applied for pension from government over five years. Now she is 88. I am seeking public assistance for her. Want health insurance but can't afford it right now. Used to get stuff from niece in Canada but she stopped, got only food stuffs in December. "Things rough" for her. She is a diabetic but can't buy medication. Good doctor friend used to check her blood sugar. She say she is "affected badly by cost of living. As a single parent it is really hard on me. Have to find the money. Used to buy two lbs sugar, now buy one lb, just put the cup of tea and drink it so." Bread has gone up. Son can't find work. Doctor friend might "give me a little \$20 to buy medication. House need renovating but can't when it rain it leaking." (Single mother of one; dependent 20-year-old son)

In St. Lucia, the experience of Hurricane Tomas in October 2010 placed many in need of disaster relief, compounding the impact of the crisis.

We used to serve about 10,000; it has increased to at least 18,000. Sometimes, not enough food because when it comes it goes almost immediately... , even books and shoes. Increase noticeable especially after Hurricane Tomas in October 2010. Donors have challenges keeping up with demand due to effects of crisis there. (CARITAS St. Lucia Representative)

Unemployment

The threat of rising unemployment was also evident from research. Mothers (working and pensioned) reported having dependent children, (largely males) who were unemployed and in their twenties. Some mothers report being unable to find work since they lost jobs in garment factories that were closed following the structural adjustment fall out of the 1990s in St. Lucia.

Conclusion

In the wake of this crisis, the world needs to focus on the poor and social protection structures to safeguard the progress made towards the practice of 'harnessing economic development for social goals' (Midgely 8). Measures should also be taken to safeguard against a deepening of poverty as well as to keep the middle class from falling into poverty as their safety nets crumble.

This objective should not waver in the face of the continued deepening of the 2008 Global Financial Crisis and its seemingly prolonged recovery which is characterized by jobless growth and a deepening credit/debt crisis in the U.S. and Europe.

Research is ongoing, however it is apparent from this preliminary analysis that mothers are on the front line in the recovery from the financial, food and energy crises. They are charged with the responsibility of protecting national gains in social development such as reduced poverty and child hunger/malnutrition; and other effects on the household from unemployment and reduced income. There is also the threat of deepening hunger and reduced maternal health as mothers have the tendency to put their health and nutritional needs behind those of others in the family. Although faced with reduced resources their innovation as well as the support received on the national, regional and international level adds to their resilience.

Recommendations

Continued assessment of women's coping strategies can contribute towards greater effectiveness with evidence-based policy making in the region. Research should also focus on monitoring the impact of rising unemployment and reduced male income on households. Although school feeding programmes seem to be helping, school attendance still needs to be closely monitored at this time. The expansion of social assistance programmes can also be facilitated by knowledge of where mothers fall short in meeting household needs and increasing efficiency in programme targeting and delivery of social services.

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