

Linking the local to the global

How the International Monetary Fund impacts public services and young women's rights and what to do about it: **Six steps for creating change**



A guide for young women who want just economic policies and gender-responsive public services

act:onaid

What is this guide for?

This guide explains how one of the most influential global organisations – the International Monetary Fund (IMF) – can impact young women’s access to public services, and therefore their human rights, at the grassroots level. This guide provides six key steps for what young women can collectively do about it.

Who is this guide for?

This guide is for young women demanding their rights to gender-responsive public services, and who want to hold their governments and the IMF to account.

How should you use this guide?

This guide can be used to learn about the IMF’s role in creating and promoting economic policies, and how these then impact upon communities and the rights of young women at local level. Step 1 of this guide (‘Learn about the IMF’) outlines the relationship between national governments and the IMF. Steps 2-6 offer practical steps including some ideas, information and inspiration about how young women and other citizen activists can work collectively for change.

Although we focus on the impact of IMF policies on public services, they also negatively affect women’s rights in relation to **decent work** and **taxation***. These issues are interlinked and will affect the lives of young women in interlinked ways. We will cover these issues in future tools and highlight the interlinkages where possible in this document.

The IMF and macroeconomic policies often use complicated terms. A glossary of terms that are bolded throughout this tool can be found in the What’s that? section on page 37.



* Decent work and taxation are very much related to how and whether the government is providing good, quality public services for everyone. These topics are complex and will be covered in future tools.

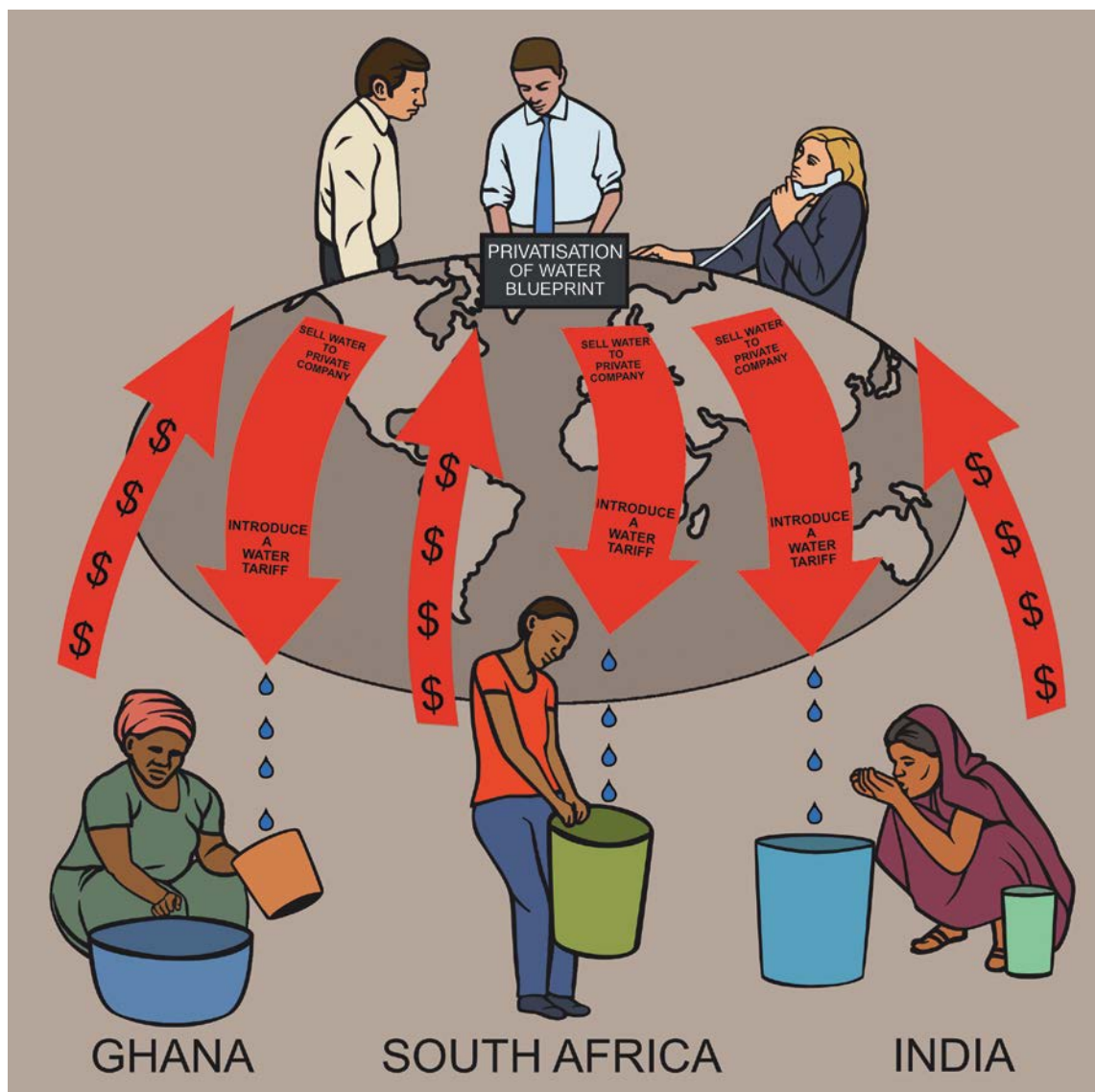
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Step 1: Learn about the IMF

Learning about the IMF is Step 1 in understanding and working to improve young women's access to public services. This section will help readers to understand what the IMF is and what it does. Knowing more about the IMF will help connect the dots between big global economic policies and local issues. Steps 2-6 that follow this section will provide a guide for readers on how to work out whether IMF policies are negatively impacting local public service provision and how to change it.

Decisions made at the global level by powerful organisations like the IMF can have major impacts on the rights of young women and their communities. These decisions have a big influence on the economic policies of national and local governments. These policies can negatively impact women's access to good quality public services, such as water and sanitation, healthcare, childcare, and education. Women's access to affordable food and household items, and to paid work that is decent and dignified can also be negatively impacted. National policies shaped by the decisions of the IMF can also affect how governments collect taxes, which often means women end up paying an unfair share while governments do not have enough money to pay for public services.



Young women already face discrimination because of their gender and age, as well as other factors such as their race, class, caste, ethnicity, religion, and sexual orientation. These existing forms of discrimination mean that young women often experience the negative impacts of economic policies especially severely. The catastrophic public health impact of the Covid-19 pandemic coupled with its crippling effect on the economy is resulting in a humanitarian crisis of global scale and exacerbating existing gender inequality. We know from previous outbreaks that women and girls all over the world, including those living in countries with high levels of poverty and existing humanitarian crises, are hit hardest.ⁱ Already, women around the world are reporting alarmingly high levels of domestic violence,ⁱⁱ are overburdened by substantially increased and unsupported unpaid care work,ⁱⁱⁱ and are at greatest risk of income loss and food insecurity.^{iv} Global economic policies are influencing the availability of public services during the pandemic and they will influence them long into the future as the world shifts into recovery mode.

In this guide, we focus on the impact of IMF decisions and policies on public services. Access to good quality public services is essential for fulfilling human needs and human rights. They are usually financed by government from national or local budgets.

Public services are very important for promoting gender equality and ensuring women can enjoy their human rights, especially young women from poor communities, such as those living in informal settlements or small-holder farmers. For example, access to clean water and sanitation, such as toilets and somewhere to wash, are essential to the rights to health and dignity. Women and girls are much more responsible for housework, collecting and preparing food and water, and caring for children and other family members (known as 'unpaid care and domestic work' or UCDW). Every day, such unpaid care work takes up a lot of women and girls' time and energy. This means they have less time to do paid work, to go to school, participate in community decision-making, or even to have a rest and some fun with friends. Being able to access good quality public services, such as public transport to move around town, childcare and health clinics can reduce the burden of care and free up women's time.

However, most women living in poor communities find that public services are difficult to access, expensive and poor quality. And yet, rather than making investments in more public services a priority, very often the IMF advises governments to reduce spending or to allow the services to be run by a private service provider (called 'privatisation'). These cuts and privatisation can make services more difficult to access for women. This in turn can cause their unpaid care work to increase.

National governments are responsible for respecting, protecting and fulfilling the human rights of citizens, including young women. All governments have made numerous international and regional commitments to do so. But, in practice, there are many reasons why governments can't or won't keep those promises. For many countries, especially countries that are very poor or have high levels of debt, one major reason is the power and influence of the IMF and its policies.

It can be daunting to challenge global institutions and government representatives, whether at the national or the local level. The IMF, as a membership organisation of different countries that is ultimately paid for by all of our taxes, also has a responsibility and an expectation to care about and respond to the concerns of citizens. This guide will help young women identify issues of concern and plan for collective citizen action that advocates for change.

Collective citizen action brings people together to make noise about a community problem. The aim of such action is to bring attention to an issue and get those who are responsible for fixing the problem – often government representatives – to fix it! After learning about the IMF, this guide talks through five more steps to making change through collective action. But first, how are economic policies and women's rights connected?

Economic policies and women's rights: what are the links?

For centuries, communities and individuals have shared and traded goods (like food) and services (like transport) with other people and communities. The 'economy' refers to the production, distribution (the way things are shared), trade and consumption of goods, services and money, both within and between communities and countries.

'Economic policies' are the decisions and plans that governments make related to the distribution and provision of goods, services and money. Economic policies include, for example, how much **tax** to charge and who should pay it, what **public services** to provide, how many nurses and teachers to hire, and how to support people unable to find work, people who are too old to work, or women who are pregnant – known as **social protection**.

Economic policies affect men and women differently. This is because many women and girls around the world face huge, multiple injustices in their day-to-day lives. These include not being able to walk freely around their community or engage in paid work because of sexual harassment or other forms of gender-based violence, or being unable to inherit property in the same way as their male relatives when someone dies. This is because social norms in most societies and cultures around the world are deeply **patriarchal**. This means that men and men's interests and experiences are deemed more important than women. Patriarchal social norms mean men have significantly more power than women to make decisions on how wealth, resources and their time is used.

This has given rise to huge levels of economic inequality between women and men, as well as violations of women's economic rights. Men usually earn more than women, their businesses are more profitable, they have more property and land, and greater access to credit and finance.

For instance, expectations around the roles that men and women should play in society mean that women undertake a disproportionate amount of **unpaid care and domestic work**, including looking after children, the sick, and the elderly, fetching water and food and preparing meals. Men are seen as responsible for paid work outside the home. When women do paid work it is often in the informal economy (see page 16 for description), where worker's rights are not protected and jobs are low paid and insecure. Low paid work and insecure jobs make it difficult for women to earn enough money to have consistent access to food and clothing. Insecure work, coupled with a lack of government-funded care services, means that caring responsibilities, like looking after a sick child, will prevent a woman from going to work and keep her from getting paid at all. Even in the formal sector, 75-80% of women work in low paid, service-sector jobs, like healthcare, teaching or domestic work.¹

Because of these social norms and existing inequalities, women are often impacted in worse ways than men when a government introduces harmful economic policies. Young

people and older people are also impacted in different ways because of inequalities they experience in their lives due to discrimination based on age. Because gender inequality and discrimination based on age exist in every society, young women can be particularly badly hit when economic policies are poorly designed.

We are currently witnessing a global humanitarian crisis with the Covid-19 pandemic adversely affecting not just economies but also the public healthcare systems of countries. From previous outbreaks, we know that women and girls, especially in countries with high level of poverty, are worst hit^v. They are at highest risk of losing out on income and food security^{vi}, coupled with rising incidences of domestic violence all over the world^{vii} and the burden of unpaid care work^{viii}. A study conducted by Maria Stopes International estimated that 9.5 million women and girls are at risk of losing access to sexual and reproductive health services that are provided to them^{ix} and this figure is expected to increase with the pandemic straining underfunded healthcare systems in many countries. Key workers in health, education and social care tend to be women, which eventually exposes them to greater infection risks. Women are also overrepresented in the service industry, which has been crippled by lockdown restrictions^x.

In low and middle income economies, women represent up to 92% of the informal sector, working as domestic workers, street vendors or in the gig economy with limited provisions for social protection^{xi}. In high income countries, women of colour, who are overrepresented in these jobs, have been worst affected^{xii}. Owing to the policy responses adopted by countries for Covid-19, young women have been worst hit by the job crisis across countries^{xiii}. Without dedicated funding and focus, gender and other inequalities will be exacerbated, and women's rights further eroded.



Human rights: A government responsibility

Governments are ultimately responsible for ensuring that the human rights of all citizens are observed, and that gender equality is achieved. The rights of women and the steps needed to end gender discrimination are outlined in many global and regional level commitments to which governments have signed up. Examples of global commitments include the Sustainable Development Goals, the Universal Declaration on Human Rights, the Beijing Declaration and Platform for Action, and the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW). The rights covered in these include the right to water, the right to health, the right to decent work and the right for women and girls to enjoy lives free from discrimination and violence. States are expected to realise these rights by providing quality public services and other economic policies, such as policies to ensure food is affordable, and laws ensuring workers are paid a fair wage. In this way, economic policies are directly related to human rights.

The high levels of youth unemployment in many countries and communities, the huge lack of good quality, affordable public services, and widespread insecurity and violence are all related to governments' economic policies. The way governments tackle issues like corruption and national debt can make these injustices worse.

There are many reasons why a government may not create economic policies that promote women's rights and gender equality:

- They just may not take women's issues seriously.
- They might have other priorities and very little money to go around.
- They might not understand how policies impact men and women differently and are harming women and other marginalised groups.
- There might be corruption.
- Government officials and their families might benefit from existing policies.
- They might feel pressure from big businesses that want to increase profits.
- They might feel pressure from other countries that benefit from particular economic policies.
- They might feel pressure from powerful international organisations, including the IMF, to do things a certain way.

This guide will focus on the last of these reasons: pressure from a powerful international organisation to do things a certain way. It aims to empower young women to understand why the IMF's policies are so important, how they might be influencing economic policies at the national level, and what can be done about policies that negatively impact women's rights.

All about the IMF

This section provides detailed information about what the IMF is, what it does and how its policies impact public services and gender inequality.

What is the IMF?

The IMF is one of the largest and most powerful global organisations influencing the global economy and the economic policies of countries. Its main job is to monitor national economies and the global economy and help keep them stable. It does this by giving policy advice to countries and lending them money ('loans') during times of economic stress.

Key facts about the IMF

- Created in 1945 after the Second World War by representatives of 45 countries, including Bolivia, Brazil, the British Raj (India under colonial rule), Canada, China, Cuba, France, Haiti, Liberia, South Africa, the UK and the USA.
- Its headquarters are in Washington, D.C., USA.
- It is a membership organisation made up of 189 member countries.*
- Its main objective is to promote economic stability and global economic growth.
- Member countries contribute funding based on the size of their economy. They are represented on the Executive Board based on the size of their contribution, i.e. how much money they put into the fund. This means richer countries have more seats and power.
- In addition to their headquarters in Washington, D.C, IMF staff work in country and regional offices all over the world.

See the next page for a timeline on the history of the IMF and its policies.

* Only Cuba, Timor Leste, North Korea, Liechtenstein, Monaco, Taiwan, and Vatican City are not members of the IMF.

A history of the IMF: A driver of global inequalities

1944 – IMF is established along with the World Bank in the USA. It begins loaning money to formerly colonised/newly independent countries and charges high interest rates (fees to pay for loaning the money).

1980s – Countries in Latin America and sub-Saharan Africa are unable to pay back the unjust loans or the high levels interest. This caused a global debt crisis. The crisis led the IMF to introduce Structural Adjustment Programs. In exchange for continued financial support, these controversial programs required developing countries to dramatically privatise public services, cut public spending, and increase regressive taxes like the Value Added Tax (VAT).[†]

1990s – Extensive criticism of how its policies were hurting the poorest and undermining the state led the IMF to make some amendments policies.² However, in practice its approach barely changed.^{3,4}

2000s – The IMF's power and influence declined slightly but enjoyed a resurgence during the global financial crisis that began in 2008, when it began implementing new austerity policies. In turn, this led to mass protests outside the IMF headquarters in Washington D.C, USA.⁵

2013 – The IMF recognised gender inequality as macro-critical in some contexts – meaning that gender inequality can influence the economic stability of a country.⁶ Before 2013, the IMF did not consider gender equality as relevant to its work.

2020 – Despite increased rhetoric on the importance of gender equality, the IMF is yet to fully acknowledge the impact of its policies on gender inequality.⁶ Meanwhile, Covid-19 has highlighted how important quality services are for health and decreasing the burden of caring borne by women. Global levels of debt have increased substantially as countries scramble for money to survive the pandemic – at risk is a return to strict austerity policies once the pandemic is over leading to further reductions in public services which will increase gender inequality and prevent the fulfilment of women's rights.

What does the IMF do?

Many IMF policies have negatively affected the rights of women and girls. This is because the IMF's policies tend to tell countries to:

- reduce their spending on **public services** and **social protection**.
- cut laws that protect workers.
- prioritise ways to increase government tax revenue by taxing everyone the same (e.g. through Value Added Taxes added to food and fuel) rather than based on how much money or wealth they have, or by taxing big international companies.

The IMF exerts its power and influence through three main activities.

[†] Regressive taxes are those taxes that apply equally to everyone – i.e. it does not matter if you are rich or poor, you need to pay the same amount. This means that poor people must pay a higher proportion of their income to pay this tax than rich people do, which makes it harder for them to afford to live.

1. Monitoring and reporting

Every year, a small group of IMF economists visits each country to decide how well they think the economy is doing (also known as **Article IV (four)** consultations). The IMF then publishes a report called an **Article IV surveillance** report.[§] These reports include policy advice to the country to address any areas of concern.

The **Article IV surveillance reports** are very influential and most governments, especially in poorer countries, usually follow their recommendations. This is because the IMF is widely considered by governments as *the* international expert when it comes to economic policies. Because of this, their recommendations and how a government chooses to respond to them can affect what other countries, donors and international investors think about that country's economy. If other countries, donors or businesses think a country's economy is doing badly or is at risk of going into crisis, they may not want to trade or do business there or to loan money to the government.

2. Advising governments

The IMF also advises governments (known as 'technical assistance') to help them implement its policy advice. For example, the IMF can send international tax experts to a country to help develop its ability to collect taxes. Not much is known about this part of the IMF's work. Most of it is not public information and members of civil society, including women's groups and trade unions, are not included in the discussions between the IMF and governments.

3. Providing loans with conditionalities

The IMF also gives loans to countries in times of economic crisis, including when they cannot repay their debts in time. [Learn more about national debt on page 12]

- The IMF has USD \$1 trillion dollars (USD\$ 1,000,000,000,000) to loan to countries. This money comes from country members' contributions. This is a huge amount of money. By comparison, the national income of India in 2017 was USD\$9.5 trillion, in South Africa it was USD\$742.6 billion, in Kenya it was USD\$161.5 billion and in Ghana it was USD\$129.4 billion.
- In 2016-17, the IMF loaned USD\$137 billion to 15 countries.^{7‡} As of 29 February 2020, the IMF had loans to 37[§] countries, including 3 in South Asia and 17 in sub-Saharan Africa.⁸
- Since March 2020, 80 countries have taken out additional loans of USD\$ 87,870.83 million from the IMF to help respond to the COVID-19 pandemic[¶].

‡ Bosnia and Herzegovina (\$0.3 billion), Colombia (\$6.0 billion), Côte d'Ivoire (\$0.2 billion), Egypt (\$6.3 billion), Georgia (\$0.1 billion), Iraq (\$2.8 billion), Jamaica (\$0.9 billion), Jordan (\$0.4 billion), Mexico (\$45.7 billion), Moldova (\$0.1 billion), Poland (\$4.8 billion), Sri Lanka (\$0.8 billion), Suriname (\$0.2 billion) and Tunisia (\$1.5 billion). All amounts in US.

§ Countries include: Angola, Argentina, Armenia, Barbados, Benin, Bosnia and Herzegovina, Burkina Faso, Cameroon, Central African Republic, Chad, Colombia, Republic of Congo, Cote d'Ivoire, Ecuador, Equatorial Guinea, Ethiopia, Gabon, Georgia, Guinea, Honduras, Jordan, Liberia, Malawi, Mali, Mauritania, Mexico, Moldova, Mongolia, Morocco, Niger, Pakistan, Sao Tome & Principe, Sierra Leone, Sri Lanka, Togo, and Tunisia

¶ Source: COVID-19 Financial Assistance and Debt Service Relief, IMF. Link: <https://www.imf.org/en/Topics/imf-and-covid19/COVID-Lending-Tracker#ftn> [Accessed on 15.09.2020]

The IMF attaches strict conditions that a country must adopt in order to access the loan. These are known as ‘**conditionalities**’. Conditionalities often require deep and far-reaching economic reforms aimed at cutting public spending. The idea is that if governments cut their public spending, they will have more money to pay back their debt to the IMF. However, these conditionalities are deeply unjust. They force poor countries to make cuts where young women and citizens already face deep poverty, inequality and lack of access to quality public services and decent work.

Common IMF loan conditionalities and their impacts:

- Large and sudden cuts or freezes to public sector wages (affecting, for example, how much pay teachers, nurses, doctors, waste management and transportation services workers get).
- Cuts in public services and **social protection** which increases women’s unpaid care burden and vulnerability in case of personal job loss, pregnancy, disability or illness.
- Removal of subsidies on food and fuel which increases costs.
- The promotion of **privatisation** of public services such as water and electricity which increases costs and decreases availability.
- Removing laws that protect workers’ rights and regulate corporate activities leaving workers at risk of unfair treatment, poor pay and dangerous working conditions.
- Promoting the increased use of taxes that are regressive like **VAT** which are more costly for poor people than rich people.

These conditionalities stop governments from investing in urgently needed public services, or from retaining labour laws to keep workers safe and well-paid. Privatisation also makes services more expensive and harder to access as private companies will charge money to make profit and will move their services to areas that can afford to pay. This is especially negative for women and girls who experience poverty more acutely than men.

The injustice of debt

Most countries around the world are in debt.⁹ This means they have borrowed money from other countries, private lenders, or international banks and funding organisations to pay for things that the government has decided are important for its people, like roads, military weapons and hospitals. The countries that struggle most to keep up with debt repayments are often developing countries that were colonised by European countries from the 1500s up until 1960. Over 450 years, these countries had their wealth, resources and labour taken by colonising powers. Because of this, when they gained their independence, these countries had to borrow money to re-build themselves and provide public services and infrastructure for their citizens.

Being in debt is particularly dangerous for **Global South** countries because expensive repayments can mean they have less money to spend on public services. For example, in 2018, Ghana spent 56% of the money it made (called revenue) on paying back its debts, which meant it couldn’t spend that money on healthcare or education.¹⁰ Sometimes, countries with a lot of debt cannot pay their debts back or can only do so by borrowing even more money. This is called ‘being in **debt crisis**’. When a country is in debt crisis, the IMF steps in.

When individual people cannot pay their debts in time, they can be declared bankrupt by a court. A judge will make sure that whatever money the person has can go towards their bills, but only after the person's basic needs are looked after. Governments do not have this option. There is no international bankruptcy court for countries. Instead, a system has been established where countries must loan more money from the IMF. These loans are supposed to help countries when they are in trouble, but as discussed above, they come at a very high cost.

For countries that were formerly colonised, the debt they are in is particularly unjust. Although largely colonialism is over, many wealthy countries and big businesses continue to exploit developing countries by paying low wages to workers, by paying very little for land and resources and by not paying a fair share of taxes. Many activists from Global South have called for these unjust debts to be cancelled, especially in light of the Covid-19 pandemic where countries should be spending as much as possible on providing public services like health care and social protection.



How do IMF policies impact public services?

IMF policy advice and conditionalities can have a direct impact on public services. Here we explain further why gender-responsive public services are very important for achieving gender equality and promoting women's rights.

Cuts to public spending leads to gaps in public services like healthcare and education, and to crumbling buildings, roads and water pipes. This can make life even harder for those who are out of work, earning low wages, or in poor health. It can make life particularly hard for women.

For example, higher costs and less well-trained health workers can mean women and girls can have difficulty accessing contraception, HIV and pregnancy testing or other services to support their sexual and reproductive health and rights. This can lead to more women and girls becoming unintentionally pregnant or contracting HIV or other sexually transmitted infections. Lack of access to such services can make it difficult for women and girls to access safe abortions, and to ensure that babies are delivered safely and fewer women die in childbirth.

Women from poor and excluded communities who already face the biggest gaps in public services often have an even harder time accessing affordable and good quality public services. This is especially true for women who face multiple layers of discrimination because of their ethnicity, caste, disability, religion, marital status, or age. In India, this often means that young Dalit women are subject to interlinking forms of discrimination based on their age, caste and gender. In South Africa, young black women face increased levels of discrimination compared with their male peers, elders or white women across the country.

What are gender-responsive public services?

In contrast to the IMF, ActionAid advocates for *gender-responsive public services* that are:

- available to everyone
- affordable to all, meaning free, and financed through progressive taxation (which means the wealthy, including international companies, pay relatively more than those earning less)
- easy to access
- safe
- acceptable for and adaptable to the needs of the specific community and especially women¹¹

Gender-responsive public services (GRPS) are public services that support efforts to eliminate inequalities that come from gender-based discrimination – where women are treated worse than men just because they are women.

To be gender responsive, services need to be designed and delivered in direct consultation with particular groups of women, including the most marginalised, to ensure their specific rights and needs are addressed, and that there is a direct line of accountability to the state as the principal human rights duty-bearer. These services include infrastructure such as water and sanitation, roads and transport, electricity and care services, including early childcare, healthcare and care of the elderly. These services need to be universal, free, safe, accessible, acceptable and adaptable.



A scene depicting poor public services vs gender responsive public services – appropriate services that are designed and implemented by and for particular groups of women according to their needs (it's about government accountability). E.g. public transport, healthcare, and/or water and sanitation that are safe and accessible.

Case study: How the IMF weakens the right to health in Ghana

When Ghana borrowed money from the IMF in 2005, the IMF told the government to cut the country's public sector wage bill (the amount of money the government spends on public sector salaries) by about USD\$93 million (a 6% decrease).¹² The government argued against this, claiming that the health service was losing highly trained staff, making it difficult for the government to reach its health service goals.

Although the IMF eventually removed this conditionality, before they did so the government refused honour the wage agreement it had agreed with registered nurses. The number of doctors working in the public sector halved, and the number of nurses and midwives fell by 26% between 2004 and 2007.¹³ Although Ghana's maternal mortality rate did decrease over this time, Ghana did not reach its 2015 Millennium Development Goal target." This was mostly because of limited availability of specially trained nurses and midwives in rural areas.¹³

A young woman living in Medina, Ghana said this about the health system:

"For the population of the area, the facility is not enough...if you're sick, you have to go there like 5am and sometimes you leave there at 3pm...you have to go and form a queue and literally spend the whole day over there...by the time you're leaving, you get more sicker... Even if I have to use the washroom at the hospital, I have to pay."¹⁴

What does the IMF say about gender inequality?

IMF policy advice and loan conditionalities can undermine commitments made by countries to achieve gender equality. Therefore, women's rights organisations and campaigning groups around the world have put pressure on the IMF to recognise how its policies often make the lives of women and girls harder.

Since 2013, the IMF has been undertaking research and analysis into gender inequality, including how it can affect economic stability (which would make it a 'macro-critical' issue). However, instead of looking at how their policies undermine public services provision or promote taxation systems that harm women's rights, the IMF has been most interested in promoting women's participation in the paid labour force.^{15,16}

Of course, it is vital that women enjoy the same opportunities as men to engage in paid work. It is also important that, in the face of huge levels of unemployment and lack of paid work opportunities, governments take urgent steps to create decent jobs for women. However, rather than treating this as a matter of women's rights, the IMF mainly wants countries to get more women into paid work as a way to grow the economy. This is called *instrumentalisation*, where women's rights are ignored and their bodies and their time spent doing work are used in order to achieve another goal: in this case, economic growth.

** The Millennium Development Goals (MDGs) were a series of goals decided by the United Nations and all its member states in the year 2000. These goals were supposed to guide national governments to decrease poverty and support human rights. In 2015, when the MDGs were completed, the UN and its member states developed 17 new goals, called the Sustainable Development Goals (SDGs).

This means that the IMF is not concerned about whether the jobs are decent and well paid, where workers' rights to engage in collective bargaining are upheld. They simply want women to work as an increase in the number of people working will increase the amount of money in the national and international system. What should be more important is that women have decent, well-paid jobs and that money circulating in the national and global economy is used to support women and communities to live with dignity and have their human rights fulfilled.

The IMF has now recognised the importance of public services in reducing women's unpaid care and domestic work so they have more time for paid work. Under a number of 'pilot' (trial) projects, it has made policy recommendations to a number of countries to, for example, increase investments in childcare and education (see India case study). In a guidance note to its country staff, it has also now recommended that, under certain circumstances, countries may want to consider alternative policies to the usual austerity measures.^{††} However, despite these steps, the IMF chooses to ignore how the vast majority of its policy advice and loan conditionalities still promote cuts to public services and the public sector wage bill, which transfers the burden of unpaid care work back onto women and increases gender inequality. Below is a case study that highlights how the IMF is advocating gender equality policies through one aspect of their work, while reducing funding to public services, and thus increasing gender inequality, in other aspects of their work.



^{††} See paragraph 26 of the staff guidance note on 'How to operationalize gender issues in country work': <https://www.imf.org/en/Publications/Policy-Papers/Issues/2018/06/13/pp060118howto-note-on-gender>

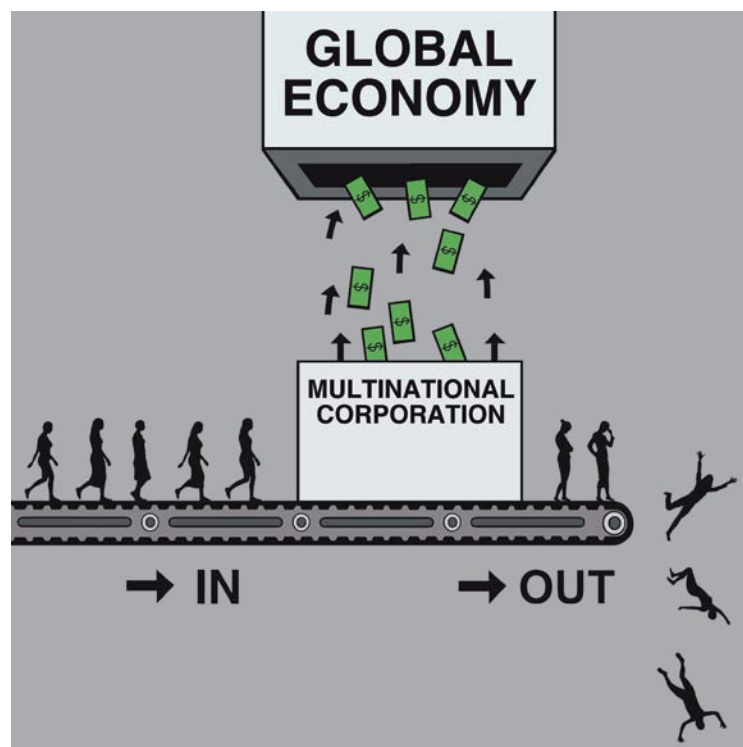
Case study: Gender equality on one hand, budget cuts on the other in India

In its 2017 **Article IV surveillance report** on the Indian economy, the IMF highlighted the necessity of good sanitation for improving gender equality by decreasing women's and girls' unpaid care load. It also recommended increased investments in sanitation as a way to improve women's participation in the labour force and increasing economic growth.¹⁷ As such, it considers its gender work in India as an example of "good practice."¹⁸

However, the IMF's focus on gender equality in India is primarily concerned with getting more women into paid work in order to add to the growth of India's economy.¹⁷

And yet, the IMF is still telling the Indian government that it needs to introduce **policies** that reduce government spending on public services overall as well as limit the rights of workers.¹⁷ These policies directly impact the rights of young urban women to access public services and find **decent work**. There is still a long way to go for the development of consistent IMF policies that respond and seek to transform gender inequality. However, the IMF is starting to understand and talk publicly about how economic policies can impact on gender inequality.

This provides an opening for women's rights organisations and feminist activists to advocate for change with the IMF and with their national governments. It's an opportunity for women who do not often get heard by policy-makers to take part in advocacy that seeks to change harmful economic policies.



Infographic describing instrumentalisation – where women and girls are used to promote economic growth, rather than trying to address gender inequality and women's rights.

Steps 2-6: Collective action for creating change

Step 1, Learn about the IMF, has shown that the IMF is a powerful organisation with a lot of influence. But it is important to remember that governments have the final say about the economic policies that they introduce.

This is why it is important to hold both the IMF and national governments to account for harmful economic policies. Governments are ultimately responsible for listening to citizens and ensuring their human rights are protected. IMF **Article IV surveillance reports** only provide policy advice, which countries can choose not to follow. And although it can be challenging for a country in debt crisis, loan conditionalities can be negotiated. For example, in 2018, the government of Jordan tried to increase taxes as required under its IMF loan conditionalities. Mass protests by citizens concerned about how such tax rises would affect them led the government to stop the increase.¹⁹ This shows that, if a government believes that IMF policies will be bad for women, girls and human rights, or there is enough public pressure to act, they can push back against the IMF.

Governments (and the IMF) should also be looking into each policy to find out how it impacts women and men differently ('gendered impacts') as well as other vulnerable and marginalised people. These assessments should include consulting directly with citizens, including young women, women's rights organisations and civil society organisations.²⁰ However, in most countries, this does not happen. This lack of engagement requires collective citizen action to demand that government commitments to women's rights and human rights are not undermined by IMF policy advice. Collective citizen action is when a group of people get together to tell decision-makers about an issue that is negatively impacting their lives and how they want it to change. Many people working together to solve a problem is a great way to show that the issue is important and that those impacted need to be listened to.

Creating change is not a simple task. It can be complex and takes hard work and a lot of time. Collective citizen action brings people together to make noise about a community problem. It is particularly important for young women to have a say in their lives and in their communities. Collective action is a great way to try to overcome barriers that individual young women may face in accessing decision and policymakers, by coming together to say – sometimes loudly – that here is a problem and here is our solution, listen to us!

Collective citizen action can take many forms. The following pages outline five steps for creating change: understanding an issue and its potential solutions, identifying a clear goal for policy change, developing an activity plan, building solidarity and mobilizing to reach a goal.



Step 2: Understand the local impacts of (inter)national economic policies

Identifying and understanding the national and international policies that affect women's access to good quality, gender-responsive public services is key to challenging those policies and the people promoting them.

However, this can be a challenging task. Below are three activities that can help identify a problem, gather evidence of how the issue impacts young women and other community members, and find out what is causing the problem and what solutions might help fix it.

Step 2a. Identify a problem

Identifying a problem is the first step to understanding it and solving it. A great way to identify problems in a community is to hold a focus group discussion. This discussion can be in one large group, or several small groups. A moderator should ask the groups to discuss the following questions:

- Which public services are you aware of? Use the list below to identify which services are easily available in your community and which services are not.

Public services		
Care services – childcare	Education – university	Roads
Care services – disability care	Healthcare – hospital/clinic access	Sanitation – toilets
Care services – aged care	Healthcare – sexual & reproductive	Sanitation – sanitary products
Education – primary	Healthcare – mental health	Street lighting
Education – secondary	Police	Water
Education – vocational training	Public transport	

- How do you use public services in your day-to-day lives?
- Which public services cause the biggest problems for young women in your community because they are a) not available, b) only available to some people, c) too expensive, d) bad quality, or e) any other reason?

It is best to carry out the next steps with only one public service in mind as trying to solve many problems at once can be very hard. As a group, decide which public service to focus on.

Step 2b. Gather evidence

Gathering evidence is an important way of deepening understanding of an issue and making sure that a variety of viewpoints from the community are considered. A great way to gather evidence is by doing a **social audit**. A **social audit** is a process of understanding, documenting and reporting on key community issues, for example, a lack of health clinics or water.

The purpose of a **social audit** is to consider the quantity, quality, affordability and accessibility of services that are needed for women to enjoy their rights. Doing a **social audit** can help identify where services are lacking, too expensive or poor quality.

Young Urban Women campaign for safe drinking water

In 2019, the Young Urban Women Movement (YUWM) in Ghana conducted **audits** of community water supplies in three cities. In Accra, the capital city of Ghana, the YUWM conducted a follow up audit which showed that in some communities, water issues were still unresolved. A meeting with the District Assembly was then convened by the YUWM to share their data. This has resulted in water being included in the District Assembly budget for the first time by the Ga West District Assembly (in the Greater Accra Region).

Justice for Women, Ghana Young Urban Women's Movement



Photo credit: Abbie Traylor Smith/ActionAid

A social audit should consider the following questions:

- Quantity: Are there enough services (provided by the government) for the community?
- Quality: Does the service need improvement (for example, is it functional, how far is it, is it safe to use, is it appropriate, does it meet young women's needs?)
- Affordability: How much do they cost? Who can afford to access them?
- Access: Who is able to access these services? Are they located in a convenient location? Are they open at convenient hours? Who is left out?²⁰

There are a number of guides and videos online that can help you learn about how to do social audits. Those with internet access can try looking at this website for more detailed information: www.socialaudits.org.za. Staff at the Local Rights Programme or ActionAid can support groups in undertaking a new social audit or using evidence from an audit that has already been completed.

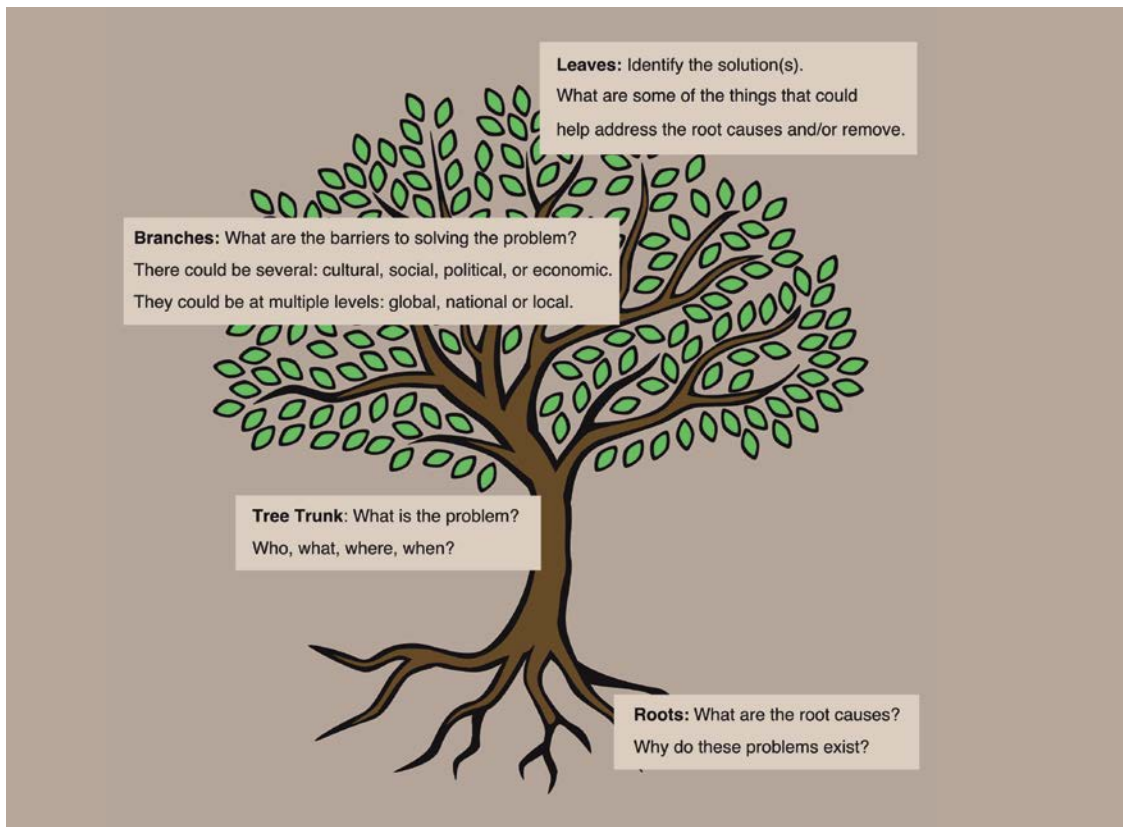
Please mention that one needs to be trained in using social audit methods. It's not easy and the group can face challenges in accessing official information.

Step 2c. Identify the causes and solutions

Identifying the causes of a problem is key to understanding which solutions will be most appropriate. The **Problem Tree activity** is a great way to identify root causes, solutions and possible barriers to those solutions. It is helpful to identify barriers in advance so they can be avoided or so that follow up activities can be designed to overcome them.

Below is a Problem Tree.

Steps 2a and 2b above should have helped to identify a key problem. At the start of the activity, write out the key problem on the trunk.



1. Tree trunk = What is the problem? Who, what, where, when?
E.g. No water services, bad street lighting, no affordable health clinic, limited time to seek paid work because of housework and childcare.
2. Roots = What are the root causes? Why do these problems exist?
E.g. the government does not allocate enough money to the services; an IMF loan has required the government to cut budgets; housework and childcare is seen as women's work.

The root causes may be social norms, or national or local politics. The root causes may also be linked to economic policies, including policy advice and loan conditionalities issued by an international organisation, like the IMF. See the next page to learn more about how to uncover different types of root cause, including how to see if they might be linked to an IMF loan or policy advice to government.

1. Branches = What are the barriers to solving the problem? There could be several: cultural, social, political, or economic. They could be at multiple levels: global, national or local.
E.g. it is hard to get older people in positions of power to listen to young women; the government listens to the IMF over its own citizens.
2. Leaves = identify the solution(s). What are some of the things that could help address the root causes and/or remove the barriers? Be as specific as possible.
E.g. the government renegotiating an IMF loan; the government/IMF listens to women.

Identifying solutions will also require identifying who is responsible for making change happen. Understanding who is responsible for the issue is critical. The call for change must reach the ears of the right decision maker(s) in a way that convinces them that the issue is serious, that change needs to happen, and that there are many people keen to see something done. Such decision makers may include:

- Local government representatives, such as ward officials or local councilors.
- National government representatives from relevant ministries.
- IMF staff in country or visiting IMF staff during an annual Surveillance Review.

The Problem Tree activity is best done in groups with a flip chart and marker pens (no more than 8 people per group) but can also be done individually with paper and a pen.

The problem tree exercise can raise as many questions as it answers! But these questions are just as important and can also be taken to government representatives and included as part of any mobilisations. It is everyone's right to know what economic policies are being implemented and whether the government and/or the IMF is assessing them in terms of their potential impacts on the rights of young women.

Uncovering root causes

Uncovering the root causes of a problem can be challenging, especially if the problem is caused by multiple roots. Linking a local issue to a national policy, and then linking that national policy to measures that have been influenced by the IMF can be even more difficult. See the box below for advice on uncovering different root causes including searching government and IMF policy documents for relevant information.

Social norms

Social norms are unwritten rules about how to behave in society. Social norms may include things like whether shaking hands or hugging is appropriate when meeting someone you know in the street. Social norms also include things that society might expect boys and girls, and men and women to do differently. These include norms around girls helping their mothers with housework while boys go to school or out to play football. Or women working in a market stall selling vegetables while men fix cars and drive lorries. Social norms can be very harmful, such as the acceptability of a husband beating his wife, or that only men can be community leaders. Social norms also affect how people of different races, abilities, ages, religions and castes are expected to act, and so are often linked to other forms of inequality and discrimination.

Social norms can be very strong, but they are not permanent., When they mean particular groups of people are treated differently and unfairly, they can and should be transformed.

Question: Are there any social norms that could be a root cause of the problem that has been identified? Are there any social norms that could help address the situation?

Government policy

Local and national government policies and budget allocations are likely to have a big influence on the local availability of public services. To find out how government policies are impacting public services in a community:

- Ask other civil society groups working on similar issues for advice.
- Where access permits, search the internet for the national budget or policy document related to the issue, e.g. this may mean typing 'national budget India water service policy budget India 2020' and sifting through the search results until something useful comes up. ActionAid staff can assist with this. It might be necessary to look at how public spending has changed in recent years.
- Contact the local council or ward office and request a copy of the budget and look for relevant media articles and speeches online too.

IMF policy

The best way to find out if and how IMF policy advice might be influencing government policy and spending is to read the latest **Article IV surveillance report** for a particular country and search the text using the CTRL+F function for words and phrases that are described in this booklet.

These reports are searchable via the *Article IV Scanner* <https://articleivscanner.imfmonitor.org/>. This tool is designed to help campaigners to find specific information in IMF Article IV surveillance reports by searching for key words and phrases. Further instructions can be found on the website itself. The Ministry of Finance may also be able to provide a copy of the most recent Article IV surveillance report, either on paper or electronically.

To speak to the IMF staff responsible for particular countries or regions ('residential representatives') find their contact details here: <https://www.imf.org/en/Countries/ResRep>

ActionAid staff and local partners will also be able to help find IMF documents. The website and reports are only available in English and these reports are highly technical so finding the right information can be hard. Doing 'key word' searches of the document or keeping an eye out for words and terms highlighted in the *What's that?* section of this document can help.

Other international organisation policy

Other international and regional organisations also develop policy advice that any government may take and apply to their own country. Organisations to consider and investigate further include:

- African Union.
- International Labour Organisation.
- Organisation for Economic Cooperation and Development.
- World Bank.
- World Trade Organisation.

ActionAid staff can assist with researching these organisations and what influence they have over national policy if it seems relevant to the problem.

Step 3: Set a goal and plan activities to help reach it

Now it's time to prioritise what solutions and barriers to focus on by setting a goal and developing a plan to reach that goal. Goals can be very simple or very complex, depending on the problem at hand. For example, a goal can be to improve access to clean water for women in a certain community which in turn is likely to depend on the budget that the local government of that community has to make that change happen. This, in turn, will be influenced by the overall budget for the whole country, which might be affected by commitments made by the national government to the big financial institutions when taking out a loan. A good plan to reach the goal will include a range of activities that use real stories and evidence (such as information gathered through social audits) to highlight injustice and policies that need to change. Campaigns should have a specific 'ask' – what is the problem and what solution should be implemented by policy makers?

When deciding which issue to focus on ask these questions:

- Which issue can realistically change?
- Which issue will have the strongest level of support from other young women, the wider community?
- What other organisations are working on this issue or an issue like it and are they willing to work together? These might include worker organisations, trade unions, women's rights and feminist organisations, community leaders, religious leaders, and international organisations like ActionAid.

Once a goal has been defined, it is important to develop a plan that includes a list of activities needed to achieve that goal. The plan can include a whole range of activities, including more research, community workshops, collective action and meetings with government representatives. Steps 4-6 of this document can help when planning to build solidarity (Step 4), mobilizing for change through collective action (Step 5), and scheduling time and space to review the activities and reflect on successes, challenges and next steps (Step 6).

A good plan will usually include a timeline for the activity, who should be involved (which stakeholders), resources required and who is responsible (see Table 1).

Action	Timeline	Stakeholders involved (including community members impacted by the issue)	Resources required	Person(s) responsible
Review most recent Article IV surveillance report	3 weeks	Report reading working group	Time, internet access	...
Contact local women's rights organisation to schedule a meeting	2 weeks	YUW group leader	Phone access, meeting space	...
...

Table 1: Example of a campaign plan



Step 4: Build solidarity

When advocating for change, it is important to build solidarity with other groups and those interested in the issue or experiencing the same or similar challenges. Solidarity is an awareness of shared interests, goals and needs between different groups and individuals that creates a sense of unity and collective power. Creating this sense of unity and collective power is especially important when challenging powerful government actors and the IMF. Solidarity is important for showing that there are many people impacted by a problem and interested in solving it. There are a number of ways solidarity can be built around an issue:

Build a network

It's a good idea to understand who else might be interested in the issue at hand. These people might include:

- other young women and men who are impacted by the lack of public services.
- youth groups, local and national civil society organisations who already work on the issue
- academics
- journalists

Go on a fact-finding mission to discover which other people, groups or networks are impacted by or working on the issues identified in Step 2. This may include asking at the next community meeting, using the internet to search or speaking with civil society groups, including ActionAid.

Use social media

Using social media, like Twitter, Facebook, Instagram, Snapchat, TikTok, Telegram, Hike Messenger, Share Chat and Bolo Indya is a great way to build a network of other young people and their allies and increase momentum for the change that needs to happen. Social media can be used to connect with people who share similar views and experiences, or to build solidarity by connecting with people from other communities or other countries around the world. ActionAid or local partners can help think through which social media platform might be best for a particular issue or community and how to use it to make the most noise and interact with the most people!

Work with other activist groups

There are many organisations advocating for change at both the international and country level. These include:

- feminist and women's rights organisations
- economic justice groups
- trade unions
- public budgeting group

Women's rights networks and groups focused on gender inequality are in every region and almost every country. They are also good points of contact. Groups that are very active at the global level to look out for include:

FRIDA, The young feminist fund (<https://youngfeministfund.org/>)

- Global Alliance for Tax Justice Gender Working Group (<https://www.globaltaxjustice.org/en>)
- African Women's Development and Communication Network (FEMNET: <https://femnet.org/>)
- Asia Pacific Forum on Women, Law and Development (APWLD: <https://apwld.org/>).
- Kvinna till Kvinna in the Middle East and North Africa region (<https://kvinnatillkvinna.org/>)
- International Women's Rights Action Watch Asia Pacific (IWRAP Asia Pacific: <https://www.iwraw-ap.org/>)
- UN Women (<https://www.unwomen.org/en/where-we-are>)

Other civil society groups working on labour rights, youth rights, and other related issues, including local and national labour unions and worker associations may also be working to change IMF and government macroeconomic policy.

There may be many civil society groups working on similar issues. However, some may be reluctant to engage with activists who are young, or they may not be interested in focusing on women's rights. Where young women encounter difficulties having their views heard or being included in spaces where economic issues are being discussed, it may be helpful to ask for support from a Local Rights Programme (LRP) lead organisation or local ActionAid staff. They will do their best to provide support and advice, and discuss options for moving the campaign further, with or without the civil society group in question.

Step 5: Mobilise

Once a goal has been identified and a network of like-minded people has been established, the next step is to mobilise! Mobilisation can take many forms: collective action, speaking with local or national government representatives, or even with IMF staff directly.

Mobilise in and with the community

Collective action is a powerful tool for those who wish to advocate for change. Collective action might include a meeting between young women and decision-makers, strikes, a protest, petitions, a social media campaign, or a flash mob. These collective activities tell those responsible for fixing a problem, like government leaders and IMF staff, that there are many people concerned about the issue which puts public pressure on leaders to make change happen. The government is there to protect and respect women's rights, so it is their duty to listen to women's voices and experiences. When the government is not actively seeking the views of young women, big actions, or even small ones, can send a message to the government that something needs to change.

Collective action can be risky, however, particularly when the problem at hand is highly sensitive and political. Collective action can lead to reductions in civil space, and sometimes police involvement or even violence and abuse, in person and online. Personal and collective safety should be the priority when planning and taking part in collective action. Please ensure you read the laws regarding mobilisation in your country and do not break the law, or put yourself and others in danger.

Think about what action might have the biggest impact for the problem at hand. Ideas might include:

- Write up a report of your findings and share it with relevant policy makers and government officials.
- Hold a public hearing to share findings from the social audit. Invite relevant policy makers and government officials.
- Write a petition with a clear and specific demand for change and ask community members to sign it. Submit it to the relevant local or national government representative.
- Start a social media campaign to get more interest from communities nearby, across the country or across the world.
- Do a flash mob! Or some other community activity that gets attention.

A flash mob and petition for water in Semmencherry

In June 2019, after days without water, 100 young women in Semmencherry, India made news by performing a flash mob on the road next to the water supply department. They also submitted a petition on the water issue to the government. The flash mob and petition lead to the immediate arrangement of water tanks to Semmencherry and water supply was soon regularly available twice a day.

Another flash mob held in 2013 in India via the women-led *One Billion Rising* campaign for women's rights can be seen here on YouTube:

<https://www.youtube.com/watch?v=EyfeW-xWE1A>

In 2012, Give a Heart to Africa held a flash mob for women's empowerment and education at a bus station in Moshi, Tanzania: https://www.youtube.com/watch?v=VJNm_rT7B0Q

Build relationships with government representatives

- *Work with local government representatives and members of parliament*

It is important that local government representatives understand the concerns and challenges that young women and their communities face. These can include local councillors, or ward or district officials. These local officials have a duty to listen to and care for their community members and therefore they should be available to meet with to discuss community issues. It is always best to go to meetings in small groups (2 or 3) and it might be a good idea to ask civil society organisations working on the issue or a supportive community leader or elder to join the meeting so that all attendees feel supported. To find out who the local government representative is, search on the internet, ask other members of the community or speak with ActionAid staff.

- *Meet with national government ministers*

National government ministers, particularly those who are Ministers of different portfolios (like Minister for Finance, or Minister for Infrastructure) should also be available for meetings. These ministers may be able to answer questions, pledge their support for the campaign and provide advice on who else to speak with or how the change might happen. If the national government has a Ministry for Women or Gender Equality, it is also a great idea to contact them as they should be more receptive to meeting with young women. Contacts from these ministries can become good allies for the change that needs to happen.



Engage with the IMF

When it comes to influencing IMF policy advice and conditionalities, it can be very difficult for those most impacted to have their voices heard. The IMF may prefer that citizens take their issues to local and national governments, even if these issues are directly related to IMF policies.²² If IMF staff are difficult to access or unwilling to listen, it may be more helpful to build relationships with government staff and ministers instead.

However, it is important that more and more people are speaking directly about the impacts of IMF economic policies so that the IMF listens and changes its policies. There are a number of ways to engage with the IMF:

- *Participate in an Article IV consultation*

IMF guidance recommends that staff undertaking Article IV consultations request meetings with parliamentarians and representatives of business, labour unions and civil society.²³ Keeping up to date on the IMF's activities and working with like-minded civil society groups can help to prepare for an participate in IMF Article IV consultations. These consultations can take various forms, so it is a good idea to work with other civil society groups or ask the IMF resident representative what the process is, when the consultations take place and how to get involved.

- *Speak directly with IMF country staff*

The IMF has offices in every country staffed by 'residential representatives.'

Find each country's IMF representative here: <https://www.imf.org/en/Countries/ResRep>.

These officials can be contacted to discuss issues related to IMF policy advice. They should be familiar with their country context and any loan programs. However, they may not understand how their policies impact upon young women and their communities.

When speaking with these staff, it is also possible to ask for details about any country visits or Article IV consultations that will be taking place and how young women can contribute.

- *Talk with the IMF civil society liaison*

There is an IMF civil society contact person, called the IMF civil society liaison. This person is responsible for engaging with civil society at the international level and is based in Washington D.C, USA. Contact them via ngolias@imf.org. When contacting IMF residential representatives via email it is a good idea to include the civil society liaison in the conversation as well so they know what is happening. ActionAid can help you contact them if you do not have access to the internet or an email account.

- *Attend and participate in a regional or international IMF meeting*

The IMF is also open to hearing the views of civil society through phone calls, online consultations and during their annual meetings held in March (called World Bank Group-IMF Spring Meetings or 'Springs') and October ('Annuals'). To find out how the IMF is working with civil society see their website: <https://www.imf.org/en/About/Partners/civil-society>. However, speaking with others working on similar issues who have tried to engage with the IMF themselves is the best first step to understanding how the IMF works in each country. For example, if you have any issues you might like to raise, find out if ActionAid is planning to attend and whether there is an opportunity for them to support your attendance, including financially, and to collaborate.

Young South African women represent their communities at national and regional level

The South African government introduced a National Health Bill in 2019. Many criticised it because it had been developed without thorough consultations and did not take gender considerations into account. Two young women represented the Young Urban Women programme at the National Health Insurance development and review meeting. Afterwards, one of these young women was invited to participate at the Africa regional meeting in Benin to represent South Africa on ensuring that young women's health issues are on the regional agenda.



Step 6: Review and reflect

Advocating for change is hard work, and sometimes can take years to achieve. It is important to review and reflect on your efforts at regular intervals – to assess and celebrate your progress, to check in with one another and share experiences on key challenges and how you may overcome them, to reassess your goals, and gather energy for the next challenge. ActionAid can support participatory ‘Review and Reflect’ sessions.

Young people may face considerable barriers in trying to understand how the IMF impacts their lives and communities. For example, the IMF writes most of its documents in English; their reports and other useful information are available online, but this requires access to the internet; and the technical economic language used can be difficult to understand.

We hope this guide has gone some way to helping explain how the IMF works and what role it plays in local communities. The more women come together to get involved, find out more, build solidarity with others and collectively raise their concerns about the impacts of IMF policies on their human rights, the more governments and the IMF will be forced to listen and respond.



What's that?

The IMF often uses obscure words and complex ideas that can shut young people out of the conversation. Here are some terms you will come across in this document and in your IMF advocacy work:

Article IV [or '4'] surveillance reports (also known as *surveillance reviews*) are developed annually for each country. They involve in-country **consultations** by IMF staff. The IMF's aim is to assess a country's economy and provide policy advice to overcome any challenges. These annual consultations are a requirement under Article IV (four) of the IMF Articles of Agreement, which tell the IMF what its purpose is and how it should operate.

Audits are a way of measuring, understanding, and reporting on an issue with the aim of using that information to improve any gaps or issues identified during the audit. **Social audits** are used to measure, understand and report social issues, and in particular issues related to public services that should be supplied by the government.²⁴

Austerity refers to government policies that are implemented to reduce gaps between money coming into the government (**revenue**) and money going out (spending). Austerity policies typically cut government spending and increase taxes. Although it is the government who ultimately decides whether to implement austerity policies, they can feel compelled to follow IMF advice to do so in order to access IMF loans.

Conditionalities are the conditions that countries must abide by in order to access an IMF loan. Conditionalities specify economic reforms (usually encompassing austerity measures such as public spending cuts). The IMF expects that these rules will help countries reduce debt and pay back their loans faster.

Decent work is paid work for women and men in conditions of freedom, equality, security and human dignity. It involves opportunities for work, earning a living wage, rights at work such as freedom from violence, access to social protection (such as paid parental leave and pensions) and safeguards the right to engage in collective bargaining.

Fiscal consolidation is the IMF's official term for '**austerity**.' Fiscal consolidation can include cuts to government spending and increased taxes, as well as privatisation of public assets and services like hospitals and transport.

Free market economic policies promote a reduced role of government in regulating the market and corporate activity. Supporters of these policies believe that the 'market' (the private sector rather than government) is the most efficient means for providing services, creating jobs and redistributing wealth. However, the market does not readily deliver public goods where they are needed most – because doing so is not often profitable to businesses – and can lead to unchecked human rights abuses. These policies have been promoted and implemented across the world since the late 1970s, including by the IMF. They have been responsible for rising economic inequality and a substantial decrease in public services, among many other issues.

Global South is more a political term that does not necessarily consider geo-spatial locations of countries. Global South countries are nation states that have developmental imbalances in comparison to countries that have reached certain development thresholds. Countries from Africa, parts of Asia and Latin America are most known as Global South.

Macro-critical is the term used by the IMF to refer to issues that are critical to the stability and smooth functioning of a national economy or the global economy. It is at the core of the IMF's mandate, which means if the IMF considers an issue to be 'macro-critical', it will want to work to address it. Examples of macro-critical issues include taxation, social spending, corruption and, more recently and in certain countries, gender inequality, economic inequality and climate change.

Patriarchy is a system of power which influences everything that we do. Within this universal system, men dominate women physically, socially, culturally and economically. Patriarchy plays out in the economy, society, government, community and family. It is apparent in every sphere of life, giving rise to accepted discriminatory behaviours, attitudes and practices also known as 'patriarchal norms.' The way patriarchy manifests itself in relationships, the family, community and society changes over time and "by location and cultural context."²⁵

Privatisation is when a public asset (such as land) or service (such as health or education) is transferred from public (government) ownership to a private company to own and manage for a profit. Privatisation often means that services that were formally provided by the government and were free or very low cost can increase in cost or not be provided at all to the poorest communities because they are not as profitable. Any profit made on the fees charged is given to those who own the company instead of being put back into the government.

Social protection / social 'safety net' Social protection refers to policies and measures that provide social and financial support to people to address poverty and meet their human rights. These can include cash transfers to informal sector workers, government-run employment schemes, state or employer payments to new mothers, or state support to people when they are out of work, when they are sick, disabled, retired or are too old to work (e.g. pensions), or caring for a family member.

Taxes are a compulsory contribution to the state revenue levied by the government on various forms of economic activity. When we buy everyday products such as milk or fuel, or when we earn over a certain amount from paid work, we often have to pay tax to the government. Companies and businesses also pay taxes. Tax is the main way the government receives money that it needs to pay for public goods and services.

Additional resources

Below are some additional resources for those looking for more information:

- A toolkit for advocacy at the IMF by Eurodad: <https://eurodad.org/IMF-toolkit>. This toolkit is targeted at CSOs based in the European Union, as well as any organisation working on these issues or anyone who wants to begin or step up their advocacy towards the IMF.
- A set of Guiding Principles for assessing the impacts of economic reform on human rights, including policy advice and loan conditionalities set by international financial institutions like the IMF: <https://documents-dds-ny.un.org/doc/UNDOC/GEN/G18/443/52/PDF/G1844352.pdf?OpenElement>
- For a number of documents on IMF and gender equality see the Bretton Woods Project: <https://www.brettonwoodsproject.org/2017/09/imf-gender-equality-compendium-feminist-macroeconomic-critiques/>

Acknowledgements

Author: Asha Herten-Crabb and Rachel Noble

Reviewers and contributors: Margaret Brew-Ward, Emma Burgisser, Katy Chadwick, Baishali Chatterjee, Nasmin Choudhury, Lila Caballero Sosa, Ella Hopkins, Neha Kagal, Megha Kashyap, Wangari Kinoti, Lee Webster, Kumkum Kumar, Naghma Khaliq, Thelma Assabre, Lindelwe Nxumalo, Judy Oduor, Mercy Gichengi, Agnes Kola, Jenny Ricks

Illustrations: Donovan Ward

Design: The Media Chilli

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