50 Gender issues in development

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Introduction

Two questions are at the heart of economic analysis of gender equality issues in development:

1. Are the fruits of economic growth and development in developing countries fairly shared between women and men, girls and boys?
2. Does gender inequality promote or hinder economic growth and development in developing countries?

There is a vast literature addressing the first question, which will be considered in the next section; and a much smaller but growing literature addressing the second question, which will be considered subsequently. The challenges of designing macroeconomic policies to promote gender-equitable growth and development will be briefly considered in the final section.

Gender and the distribution of the fruits of growth and development

A gender analysis of the distribution of the 'goods' produced by development (not only income and wealth but also capabilities) goes beyond a focus on women as an isolated group and beyond mere disaggregation by sex. It situates distribution of these 'goods' in the context of the social construction of gender (that is, the social construction of norms of masculinity and femininity), which shape the choices made by people; and the consequences of those choices. It recognizes not only differences between the sexes, but also structural inequality between the sexes, embedded in institutions, including not only families but also markets, businesses and states (see for example, Sen, 1983; Folbre, 1986; Sen, 1996; Agarwal, 1997; Harriss-White, 1998; Elson, 1999).

Prior to the 1970s, there was little discussion of gender issues in economic development. If the topic was mentioned, there was a tendency to assume that women were an underutilized factor of production which could be mobilized for structural transformation and economic growth, and that economic growth and structural transformation would in turn be good for women. An example is the work of Arthur Lewis. In his famous model of 'economic development with unlimited supplies of labour', he identified 'the wives and daughters of the household' (in the subsistence sector), as a source of labour for the modern 'capitalist' sector, arguing that this would lead to gains for women: 'because most of the things which women otherwise do in the household can in fact be done much better or more cheaply outside, thanks to large scale economies of specialization, and also to the use of capital (grinding grain, fetching water from the river, making cloth, making clothes, cooking the midday meal, teaching children, nursing the sick etc.)' (Lewis 1955, p. 404). In his book on the theory of economic growth, Lewis was in no doubt about the benefits to women: 'Women benefit from growth even more than men . . . Woman gains freedom from drudgery, is emancipated from the seclusion of the household, and gains at last the chance to be a full human being, exercising her mind and her talents in the same way as men' (Lewis, 1955, p. 422).

This optimistic view was challenged by Ester Boserup (1970), who argued that modernization of economies in Africa and Asia had marginalized women. In the agricultural sector, she argued, women had been deprived of access to training, land rights, education and technology, by both colonial and post-colonial administrators, who could not conceive of women being farmers in their own right, even though in much of sub-Saharan Africa and South-East Asia women enjoyed a significant autonomous role in traditional agricultural production. This lack of access to resources meant that while men's productivity in farming increased, women's productivity did not.

In the industrial sector, she argued, women accounted for a much lower percentage of the industrial labour force in large-scale modern factories than they did in home-based handicraft manufacturing. She pointed to obstacles on the demand side, including labour market regulations, and employers' prejudiced perceptions of women's capacities and work commitment; and on the supply side, she suggested that women had difficulties combining work in the modern sector with their family responsibilities, and were hindered by the view that work outside the home was not proper for women. Above all, women were hampered by their lack of appropriate skills, stemming from their lack of formal education. As a result of all these factors, women had been left marginalized and excluded from development. Boserup's remedy for this was investment in more and better education and training for women – planners must change their view that women were primarily housewives, and train women to compete equally with men in the marketplace, so that women could be included in economic modernization.

As Naila Kabeer (1994) points out, Boserup's book laid the foundations for a large body of 'Women-in-Development' literature, and a large number of policy initiatives aimed at 'integrating women into development'. Irene Tinker (1990), in describing the making of the field of 'Women-in-

Development', calls Boserup's book 'the fundamental text for the UN Decade for Women' (1975–85) (Boserup, 1970). Boserup's 'marginalization' thesis found support from other authors, such as Saffiotti (1978), who examined the implications for women's employment of import-substitution industrialization in Brazil and found that during the 1950s and 1960s, while women's industrial employment increased overall, their share relative to men in the industrial labour force declined.

Addressing women's marginalization through education has been a constant theme in the 'Women-in Development' literature. There have been significant increases in girls' enrolment in primary school since the 1970s, and by 2000 almost all girls (and boys) were enrolled in primary school in developing countries in East Asia and the Pacific, Europe and Central Asia, and Latin America and the Caribbean (UNESCO, 2004). However, in the Middle East and North Africa, South Asia and sub-Saharan Africa, significant numbers of children remained out of school, of which 54 per cent were girls. In South Asia, the gender gap was particularly wide, with girls constituting two-thirds of out-of-school children (UNESCO, 2004). Even in regions with parity in enrolment, girls drop out of school more than boys, so that, with the exception of Latin America and the Caribbean, boys' completion rates remained higher than those of girls.

At the secondary level, by 2000, no region had succeeded in enrolling all children, and girls' enrolment lagged that of boys in all regions, with the exception of Latin America and the Caribbean, where the reverse was true. Moreover, girls' secondary enrolment rates remained substantially lower than their primary enrolment rates. In sub-Saharan Africa and India, girls' secondary enrolment was particularly low, at 29.7 per cent and 47.1 per cent respectively. The comparable figures for boys were 35.6 per cent and 53.7 per cent (UNESCO, 2004).

Boserup's concern about the lack of visibility of women farmers and their lack of resources, including training, has been another continuing theme in the 'Women-in-Development' literature. The importance of agriculture as a source of livelihood has declined in most developing countries, though it remains high in some countries and regions. The proportion of the economically active population in agriculture in 2000 was, on average, 21 per cent in Latin America and the Caribbean, 59 per cent in Africa and 36 per cent in Asia. In the latter region there was wide variation, with only 10 per cent of the economically active population in agriculture in South Korea, while the figure for China was 67 per cent and for India, 60 per cent (UNRISD, 2005, p. 91).

There is still a lack of reliable data on women's share of the economically active population in agriculture, since women's work is still undercounted in censuses and labour force surveys, despite some improvements (Beneria, 1992, 2003). In particular, women's 'own-account' or 'self-employed' farming is undercounted, and women are more likely to be enumerated as 'unpaid family workers' contributing to farms managed by their husbands, and 'agricultural wage workers', working for larger-scale commercial farms, than as farmers in their own right.

In much of sub-Saharan Africa, women and men in the same household farm and manage separate plots, while at the same time supplying labour inputs to each other's plots, so that many women are both 'own-account farmers' and 'unpaid family workers'. Moreover, migration, war and HIV/AIDs have reduced rural male populations in sub-Saharan Africa, and about one-third of all rural households are headed by women, leading to the 'feminization of agriculture', according to the UN Food and Agriculture Organization (FAO, 2005). In many Latin American countries, there has been a feminization of agriculture, as men have migrated from rural areas in search of better incomes, and women have taken over the management of family farms, and do the bulk of farm labour (UNRISD, 2005, p. 96). In Asia, similar factors have led to more women in China, India and South-East Asia taking on the management of farming activities, though there is not full agreement on whether farm management could be said to be 'feminized' (UNRISD, 2005, p. 97). In India, for instance, 48 per cent of self-employed farmers are women; and in dairying and animal husbandry, women farmers far outnumber men (Ministry of Agriculture, Government of India, 2005).

Farming women throughout the developing world have less rights over land than do men, as a result of a variety of factors, such as unequal inheritance practices, registration of land titles only in the name of male household heads, and land reforms that are biased against women (Grown et al., 2005, p. 75). Comprehensive data on the size of the gender gap in land ownership are not available. A study covering five Latin American countries found that women account for between 11 and 27 per cent of landowners (Deere and Leon, 2003). Women farmers in sub-Saharan Africa lack secure rights to the land they farm, and frequently lose their land when they are widowed or divorced (World Bank, 2001, pp. 121–2). In South Asia, few women own agricultural land; and of those that do, few exercise full control over it (Agarwal, 1994).

Since the early 1990s there have been some improvements in women's formal land rights in Latin America and sub-Saharan Africa. Joint titling of land to couples has been introduced in Brazil, Colombia, Costa Rica, Honduras and Nicaragua (Deere and Leon, 2003). In Uganda, Kenya, Tanzania, South Africa and Rwanda women's formal statutory land rights have been strengthened – but customary law is still a powerful obstacle, generally preventing women from owning or inheriting land in their own name

(Grown et al., 2005, p. 81). Moreover, in other parts of sub-Saharan Africa, women's customary use rights over land have been weakened through the introduction of individual ownership of land (Lastarria-Cornhiel, 1997). Women's land rights were strengthened by new legislation in India in 2005 but many challenges of implementation remain (Agarwal, 2005).

Formal ownership rights do not necessarily ensure gender equality in livelihoods. For instance, land markets themselves are not gender-neutral: women buyers have lower bargaining power than men, and face discrimination (Deere and Leon, 2003). Moreover, women farmers still receive less technical support from agricultural extension workers, and only a tiny percentage of extension workers are women (World Bank, 2001, p. 52). In the case of women smallholders, many aspects of the disadvantages depicted by Boserup still persist. But efforts to promote gender equality are unlikely to yield substantial gains in terms of improved standards of living for women smallholders without more effective strategies for the agricultural sector as a whole (UNRISD, 2005, p. 104).

Some women have been moving into new areas of 'modern' commercial agricultural production. In the production of flowers, fruit and vegetables for export from Latin America and sub-Saharan Africa, women comprise between 45 and 90 per cent of contract workers (UNRISD, 2005, p. 98). However, women are mainly employed in temporary or seasonal low-paid jobs, with long hours of work, poor health and safety conditions and no social protection (UNRISD, 2005, p. 98). This illustrates a key shortcoming of the Women-in-Development (WID) 'marginalization' thesis: it identifies gender issues in development in terms of women's exclusion from development, whereas the problem is increasingly the terms and conditions of women's integration in development.

This type of criticism of the WID approach was initiated in the early 1980s, especially by women scholars from developing countries who argued that women were subordinated to development rather than marginalized from it (see, for example, Beneria and Sen, 1981). The disadvantage experienced by women in the process of development was not, they argued, primarily the result of the persistence of 'traditional' cultural practices and prejudices, but of the way in which development has created new job structures, in which gender inequality is embedded. For instance, women are concentrated at the lowest rungs, with lower pay, and less job security and social protection than men; and are expected to combine paid work with ongoing responsibility for the unpaid work of caring for families and communities, reproducing both the labour force and the social fabric. This approach argued for changing development strategies to make structural transformation more egalitarian (Sen and Grown, 1987).

This critique was reinforced by the emerging evidence that, unlike import-substitution industrialization, export-oriented industrialization did not marginalize women, but actually increased their share of manufacturing employment. Women's share of employment in the growing service sector also increased. By 2003, women's share of wage employment in non-agricultural sectors in Latin America and the Caribbean had reached 43.5 per cent, approaching that of the developed regions (46.4 per cent). In Eastern Asia, women's share was 40 per cent, in South Eastern Asia 38.6 per cent and in sub-Saharan Africa 35.8 per cent. Lower shares prevailed in Southern Asia (18 per cent), Northern Africa (21.5 per cent) and Western Asia (aka the Middle East) (20.2 per cent) (data from UN Statistics Division, Millennium Indicators Database).

The rising trend in women's share of employment in industrial and service sectors has been accompanied by a lively debate on the extent to which such employment has improved women's lives and reduced gender gaps in well-being (see, for instance, for an early contribution, Elson and Pearson, 1981; and for a recent contribution, Kabeer, 2000; for a survey of the arguments, see Razavi, 1999). Gender inequalities persist in pay and conditions of employment, with most women segregated in a few occupations in which the vast majority of those employed are women (Anker, 1998). At the end of the twentieth century, on average, the hourly wages of women in developing countries were 73 per cent of those of men (compared to 77 per cent in developed countries). In both developed and developing regions, more than 80 per cent of the gender wage gap could not be explained by measurable differences in workers' characteristics, and probably indicates discrimination in the labour market (World Bank, 2001, pp. 55–6). Women workers in developing countries are more concentrated than men in informal employment that lacks social protection; and within informal employment, in the more precarious types, with lower incomes (Chen et al., 2005). Informal employment has been growing as a share of total employment, as labour markets have become both more flexibilized and more feminized (Standing, 1999).

The conventional wisdom is that, despite problems of the quality of women's paid employment, their earnings give them greater bargaining power within their households, and more influence over how household resources are allocated (see for example, Kakwani and Son, 2006). However, this is not universally the case (Elson, 1999). Women in Uganda report that when a woman starts to earn an income of her own, her husband is liable to withdraw his financial support, and shift to her the responsibility for paying school fees, medical bills, and buying food and clothing and other necessities for the whole household (Ellis et al., 2006, p. 24). Moreover, in most parts of the world, the division of unpaid domestic work between men and women in the household is rarely renegotiated when women start earning (Kabeer, 2005). Case studies reveal that it matters where women obtain their earnings: for instance, in Ahmedabad, India, home-based paid work does not give women as much say in household decisions as employment outside the home (Kantor, 2003).

Women's entry into the labour market was accelerated in the 1980s and early 1990s by stabilization and structural adjustment policies (Çağatay and Ozler, 1995). It has been suggested that this acceleration was widely linked to 'distress sales', as women are forced to try to make good shortfalls in household income following the loss of employment by male household members (for example, Moser, 1989; Gonzalez de la Rocha, 2000).

Elson (1991) argued that stabilization and structural adjustment polices implicitly assumed unlimited supplies of female labour, available to make good through unpaid work in families and communities any shortfalls in provision of public sector non-tradeable services (such as health, education, water and sanitation), and to increase production of exports, while at the same time maintaining household food security and the social fabric of family and community networks. Moreover the theory ignored the gender norms that structure the division of labour, and mean that men's labour tends not to be reallocated to 'women's work', where there is a decrease in what is considered to be 'men's work' (for example construction) and an increase in what is considered to be 'women's work (for example garment-making, unpaid care work). Instead, a more likely outcome is unemployment and underemployment for men (who do less paid work but little or no more unpaid work), and overwork for women (who do additional paid work as well as unpaid work). Failure to take this into account in designing adjustment policies, argued Elson, results in extra burdens for women, and risks deterioration in health, nutrition and education.

A number of case studies provide empirical backing for Elson's argument (for example Moser, 1989; Lim, 2000; Tanski, 1994), but lack of data and methodological problems hinder definitive conclusions about whether women and girls have, on average, borne a greater share of the costs of adjustment (Haddad et al., 1995). Nevertheless, there is widespread empirical support for the conclusion that women are disadvantaged in the adjustment process, unless specific measures are taken to address pre-existing gender inequalities (Haddad et al., 1995).

One of the important gaps in data is comprehensive information on the extent of men's and women's unpaid work. Time-use surveys have been used for more than two decades in developed countries to remedy this. In the late 1990s such surveys began to be introduced in a growing number of developing countries. They confirmed what small-scale case studies had suggested: women and girls spend more time on unpaid work than men and boys; and when both paid and unpaid work is taken into account, women and girls have a longer total working day than men and boys. For example, in South Korea, in 1999, the total working time for males was almost six hours a day on average, while for females it was almost seven hours a day. Males spent on average only 50 minutes per day on unpaid work, while females spent almost four hours (Tae-Hong, 2001, p. 8). A similar picture was revealed by a time-use survey for six states of India in 1998–99: on average female total working time was just over 7.5 hours per day, while for males it was 6.5 hours per day. Females spent almost five hours a day in unpaid work, and males spent only about 30 minutes (calculated from Chakraborty, 2005, Table 3). Charmes (2006, Table 3.2) shows a similar picture for sub-Saharan African countries. For example, in Benin in 1998 the total working time for females was on average almost 7.5 hours a day, while for males it was about five hours a day; females spent almost 3.5 hours per day on unpaid work, while males spent just over one hour. In Madagascar in 2001, the total working time for females was on average almost 6.5 hours per day, while for males it was almost 5.5 hours per day; females spent just over 3.5 hours on unpaid work, while males spent almost 50 minutes. In Mexico, in 1995, the total working time for females was on average just over 8.5 hours a day, while for males it was almost 7.5 hours a day. Females spent four hours in unpaid work, while males spent just over 1.5 hours (calculated from Elson, 2000, p. 102). Very few developing countries have conducted time-use surveys at regular intervals, so it is not possible to examine trends. Cross-country analysis that includes both developed and developing countries shows that higher gross domestic product (GDP) per capita is associated with a decline in time spent on unpaid work, and smaller gender gaps in total hours worked and in time spent in unpaid work (World Bank, 2001, p. 185). A key factor in this is investment in infrastructure and public services. Nevertheless, development does not eliminate unpaid work, as people value time to care for their family and friends (Folbre, 2001).

By the beginning of the twenty-first century, the context for discussion of gender issues in development had become the acceleration of globalization, the growth of income inequality between countries and between households within countries, and the growing differences in the trajectories of developing countries, with some, such as China and India, experiencing rapid structural transformation and growth, others, such as many countries in Latin America and the Caribbean, growing only slowly, and yet others, especially in sub-Saharan Africa, suffering deteriorating conditions.

Millions of women in China and India were not, however, benefiting from the rapid increase in national income because they were 'missing', in the sense of either having died prematurely, or not having been born at all.

This phenomenon was first brought to public attention by Amartya Sen (Sen, 1990a). More recent data (China 2000 and India 2001, see Klasen and Wink, 2003) confirms its persistence, and also its prevalence in middle-income developing countries such as Taiwan and Korea (Klasen and Wink, 2003). Preference for sons has not been reduced by rapid development. Indeed, in India the sex ratio imbalance is higher in the higher-income states than in the lower-income states.

Despite rapid growth in some developing countries, millions of people throughout the developing world continue to live in poverty. There has been considerable debate on whether poverty is 'feminized' in the sense of females being disproportionately represented among the poor (Çağatay, 1998; World Bank, 2001, p. 63). Measurement of poverty is dominated by a focus on consumption poverty, calculated on a household basis. This has led to a preoccupation with comparing the poverty rates of male- and female-headed households. The evidence is mixed: in some countries female-headed households are disproportionately represented in households below the poverty line; in others they are not (World Bank, 2001, p. 64). An alternative comparison is between proportions of the male and female populations that are in households below the poverty line. Again the evidence is mixed. In some countries a higher proportion of the female population than of the male population lives in households below the poverty line, but not in others (see for instance, ECLAC, 2002, Tables 6a and 6b). However, there is general support for the view that women are more vulnerable to poverty in old age than are men, as many more women are widows than men are widowers (World Bank, 2001, p. 67).

Moreover, women are certainly over-represented among the adult population who have no income of their own, because their participation in paid work remains lower than that of men. This limits their bargaining power within households and their capability to live a life of dignity, even if the household in which they live has an average income above the poverty line (Sen, 1990b). There is also plenty of evidence that poverty is differently experienced by males and females, and that gender gaps in education, health and work burdens tend to be larger in households in poverty (World Bank, 2001, pp. 61, 66).

Some studies have found that economic growth narrows gender gaps. For instance, Dollar and Gatti (1999) found that a higher level of per capita GDP was associated with greater gender equality in secondary schooling, in life expectancy and in representation in parliaments. However, when the labour market is brought into the picture the results are different for different groups of countries. Seguino used a composite gender equality indicator that includes relative labour force participation rates and female share of technical, professional and administrative positions, as well as the indicators used by Dollar and Gatti, and clustered countries into four groups, ranging from poorest to richest in per capita terms. She found that in the highest and third-highest groups, there was a positive relation between growth and gender equality, but there was a negative relation in the lowest and second-highest income groups. Her conclusion was that economic growth is not sufficient by itself to achieve gender equality (UNRISD, 2005, p. 58).

These conclusions are reinforced by two regional studies of the impact of growth on gender equality. In Asia, in the period 1970–90, gender equality (assessed using a composite quality-of-life indicator that includes allowance for 'missing women') was highest in those countries that grew slowest (Seguino, 2002). In Latin America and the Caribbean, for the period 1970–2000, economic growth was found to have little beneficial effect on closing gender gaps in well-being, though the share of the manufacturing sector in GDP and the share of government expenditure in GDP were positively related to the reduction of gender gaps (Seguino, 2007).

Attention is now beginning to be focused on inequalities between women in developing countries. If inter-household inequality is rising, then it seems likely that inequality between women is also rising. There is as yet no comprehensive study on this topic. A recent study of maternal mortality and poverty in ten developing countries, based on demographic and health surveys, found that the proportion of women dying from maternal causes increases with the poverty of the households in which they live. For instance, in Indonesia, the probability of maternal death was three to four times greater in the poorest than in the richest quintile. In the Philippines and Tanzania the probability was two to three times greater (Graham, 2004). More research needs to be done on inequalities between women.

Gender and the determinants of economic growth and development

In this section, we examine whether gender inequality hampers or promotes economic growth and development. The 1990s saw the emergence of a growing literature on this topic, though it is still very small compared to the literature on the distribution of the fruits of growth and development. A number of cross-country econometric studies relating gender inequality to economic growth in developing countries is now available. They have produced a variety of results, depending on the dimensions of inequality considered, the selection of countries and the specification of the equations (World Bank, 2001).

Barro and Lee (1994) found a negative relationship between female secondary schooling and economic growth, though the relation between male secondary schooling and growth was positive. However, subsequent studies have found a positive relation between economic growth and gender equality in education (for example Hill and King, 1995; Dollar and Gatti, 1999; Esteve-Volart, 2000; Klasen, 1999, 2002). Dollar and Gatti (1999) used data from over 100 countries covering three decades, and found that an increase in one percentage point in the proportion of adult women who have secondary education is linked to an increase in growth rates of per capita income of 0.3 percentage points per year. Klasen (2002) finds that the higher gender gaps in education in sub-Saharan Africa, compared to East Asia, and their slower reduction, accounted for 0.6 percentage points in the 3.5 percentage points difference in the growth rates in the two regions in the period 1960–92. Closing the gender gap in education enrolment by 2005 is a Millennium Development target, adopted by the UN General Assembly at the Millennium Summit in 2000. An estimate of the impact on the economic growth of countries that were not on track to meet this target found that they would have grown faster by about 0.1 to 0.3 percentage points if they had been on track to close the gap (Abu-Ghaida and Klasen, 2004).

Increasing the level of education of girls may increase growth in per capita incomes directly, by increasing the participation of women in the labour market and the productivity of women's labour, and indirectly, by facilitating a transition from a high to a low rate of fertility (since educated women have fewer children). During the fertility transition, the working-age population grows at a higher rate than the dependent-age population. Bloom and Williamson (1998) refer to this as a 'demographic gift' and argue that it raises the rate of growth of per capita income during the transition (provided policies are in place to employ the working-age population productively). They estimate that it accounts for between 1.4 and 1.8 percentage points of growth in per capita income in East Asia, in the period 1965–90. Sub-Saharan Africa has yet to experience the transition. Its fertility remains high and its working-age population has not grown faster than its total population. A recent study of Uganda estimates that a period of sustained fertility decline could boost medium-term per capita growth rates by 0.5 to 0.6 percentage points a year (Klasen, 2005).

Nevertheless, questions remain about the direction of causation between the education of girls and economic growth. For instance, Robbins (1999) argued, in a study of six Latin American countries, that causation goes from increases in growth to increases in education of girls, rather than vice versa. He found that economic growth leads to rising educational attainment by drawing more women into the labour force, increasing the opportunity cost of women's time, and thus reducing fertility and leading families to invest more in the education of their (fewer) children, girls as well as boys.

There is a general agreement that increasing the level of girls' education improves outcomes for their children. Studies based on household data show that the more educated are mothers, the lower their children's mortality, controlling for household income and other aspects of socioeconomic status; and child immunization rates rise with mother's education (World Bank, 2001, pp. 79, 80). Cross-country regression analysis indicates that higher levels of female enrolment in school, and lower gender education gaps, are associated with lower rates of infant mortality (Hill and King, 1995). Increases in women's education accounted for 43 per cent of declines in child malnutrition in 1970–95 (Smith and Haddad, 2000). A recent estimate of the costs of failing to achieve gender parity in educational enrolment by 2005 found that by 2015, such countries would have on average 15 per 1000 higher rates of under-five mortality and 2.5 percentage points higher prevalence of underweight children under five (Abu-Ghaida and Klasen, 2004).

Focusing on labour markets, rather than education, produces mixed results: greater gender equality in participation in the labour market seems to promote faster growth, but greater equality in wages does not. Recent studies on the Middle East and North Africa (Klasen and Lamanna, 2003) and India (Esteve-Volart, 2004) suggest that growth would be higher if the gender gap in labour market participation were reduced (through more women entering the market). However, cross-country regression analysis of growth and the gender wage gap in 20 semi-industrialized economies (such as those in East Asia) in the period 1975–95 found that, controlling for gender differences in educational attainment, gender wage inequality was a stimulus to growth. A 0.1 percentage point increase in the gap between female and male returns per year of secondary education is associated with a 0.1 percentage point increase in the growth of per capita GDP (Seguino, 2000). There is a strong inverse relation between the gender wage gap and the educational attainment gap in semi-industrialized countries (Seguino, 2005, Table 2). This implies that although narrowing gender gaps in education (through increasing the education of girls) tends to raise productivity, women's lack of bargaining power in the labour market holds their wages down. Seguino argues that this stimulates growth through higher profits in female labour-intensive manufactured exports, higher investment and higher foreign exchange earnings. Of course, if high gender wage gaps held back household investment in girls' education, the dynamic would be different, but this does not seem to have happened in semi-industrializing countries, especially in East Asia (Seguino, 2005, p. 22). Instead the combination of educated but cheap female labour has been critical to the expansion of exports of manufactures. Seguino has extended her analysis to compare the impact of different kinds of inequality on growth in 37 semi-industrialized countries in the period 1975–99. She finds that whereas income inequality between households is negatively associated with growth, the gender wage gap is positively associated with growth (Seguino, 2005, p. 23).

However, in agrarian economies, in which self-employment and family labour are more important than wage labour, it seems likely that gender inequality in production can hamper economic growth. Lack of aggregate data means that cross-country regression analysis has not been used to investigate this relationship, but micro-level studies suggest that gender inequality in access to and control of assets and income is likely to hamper growth. For instance several studies of smallholder agriculture found that agricultural productivity could be increased if female farmers had the same levels of inputs (such as fertilizer, land and labour) and education and training as male farmers (World Bank, 2001, pp. 85–6). The following examples are highlighted by Blackden and Bhanu (1999). In Burkino Faso, output could be increased by 10–20 per cent by shifting resources from men's plots to women's plots within the same household. In Kenya, increasing the education and input levels of female farmers to those of male farmers could increase yields obtained by women farmers by as much as 22 per cent. In Tanzania, reducing the amount of unpaid work that women have to do could increase household cash incomes of smallholder coffee and banana growers by 10 per cent, labour productivity by 15 per cent and capital productivity by 44 per cent. In Zambia, if women farmers enjoyed the same level of investment in agricultural inputs as men farmers, agricultural output could increase by up to 15 per cent.

Gender inequality in control of resources and division of responsibilities within households can hamper the expansion of agricultural exports, including non-traditional agricultural exports, by smallholders. In sub-Saharan Africa, the production of export crops often requires inputs of women's labour on plots controlled by their husbands, while the cash income from this production is controlled by their husbands. The Poverty and Social Impact Assessment of Uganda's Strategic Exports Initiative (Booth et al., 2003) found that such intra-household inequalities limit the export supply response in Uganda because women prefer to put more of their labour into producing crops on their own plots for household use and sale in local markets, rather than into producing export crops controlled by their husbands. This is corroborated by other studies on Uganda (for example Muhereza, 2001), and there is evidence of similar effects in other countries, such as Zambia (Wold, 1997) and Burkino Faso (Smith and Chavas, 1999).

It is important not to overstate the role of household inequalities in constraining export expansion and productivity in smallholder economies (Whitehead, 2005). There are many extra-household gender inequalities that are also important, including unequal access to extension services, markets, transport and credit, and unequal laws and social norms. Such inequalities also constrain the contributions to growth made by self-employed women in non-agricultural activities. This is important for future development, since the share of agriculture in employment and income generation has been declining and is expected to decline further. Self-employment is particularly important in sub-Saharan Africa. In this region (excluding South Africa), informal employment comprises 78 per cent of non-agricultural employment and self-employment represents 70 per cent of informal employment (ILO, 2002).

Many hopes have been invested in new forms of microfinance as a means of enabling self-employed women to both increase their own incomes and contribute to economic growth. During the 1990s there was a large expansion in poor women's access to small loans from microfinance institutions, many of them based on the social collateral of group liability, rather than the economic collateral of individual assets, such as land. Optimism about the impact of microfinance reached a high in the 1997 Microcredit Summit, which issued a Declaration stating that:

> empirical evidence has shown that women, as a group, are consistently better in promptness and reliability of repayment. Targeting women as clients of microcredit programs has also been a very effective method of ensuring that the benefits of increased income accrue to the general welfare of the family, and particularly the children. At the same time, women themselves benefit from the higher status they achieve when they are able to provide new income (quoted in Mayoux, 2000, p. 3)

However, detailed evaluations of a range of programmes in Africa and Asia have shown that there are a number of limitations. Mayoux (2000, pp. 12–13) summarizes them as follows: women may not have control over the loans they get, but act as de facto intermediaries between male family members and microfinance institutions; even if women control the loans, they may not generate significant increases in income, because women are crowded into a narrow range of traditionally female low-return activities; even if there is an increase in women's income, men may control its use, or men may reduce their own contributions to meeting household expenses. Kabeer (2005) finds that microfinance institutions that combine financial services with other forms of support, and which build the organizational capacity of poor women, are more likely to be empowering. Poor women need more than just loans and savings accounts.

To make a significant impact on their own incomes and on the national economy, women need to be able to move beyond informal micro-enterprises and develop small businesses that are registered and eligible for loans from the formal financial sector, and for support from government agencies. There remain many legal and social barriers which prevent women, more than men, from formalizing and growing their businesses, as shown in detail in the case of Uganda by Ellis et al. (2006).

Facilitating women's increased participation in the market economy, either in self-employment or in wage employment, will only promote economic growth if there is sufficient demand for their products and their labour. This raises the question of appropriate macroeconomic polices, to which we turn briefly in the next section.

Macroeconomic policy challenges for gender-equitable development

At the sectoral level, there is a great deal of knowledge about economic policies that work to improve the position of poor women, to reduce gender inequality and to promote growth and development (Grown et al., 2005). Less attention has been paid until recently to appropriate macroeconomic policies. The importance of examining macroeconomic policies from a gender perspective was emphasized in contributions to two special issues of *World Development* (Çağatay et al., 1995; Grown et al., 2000). However, the World Bank paid little attention to macroeconomics in its 2001 policy research report, *Engendering Development*.

In this final section we briefly consider some aspects of monetary and fiscal policy and trade and investment policy that need to be addressed if the relations between growth, development and gender equality are to become mutually reinforcing.

Removing deflationary bias in monetary and fiscal policy is one important challenge. Employment has ceased to be a goal of macroeconomic policy. Instead, the focus is solely on financial variables, such as inflation, the fiscal deficit and debt-to-GDP ratios. Rates of inflation have been brought down to much lower levels than in the 1980s, but in many regions, this has been at a huge sacrifice in public investment, economic growth and decent jobs (for evidence, see, for example, UNRISD, 2005, p. 30). Deflationary bias in macroeconomic policy was identified as an important issue for women in the UN *World Survey on the Role of Women in Development* (UN, 1999), which argued that women disproportionately bear the costs of this bias. Much of the research and policy development on gender equality in employment has been focused on measures to enable women to compete with men on an equal basis. These measures are important, but they are not sufficient. To the extent that they are successful, they will simply redistribute some jobs from men to women. This will reduce gender gaps, but not in a way that provides 'full and productive employment and decent work for all', as called for by the UN Secretary-General (UN, 2006, p. 6). In order for gender equality to be realized in ways that 'equalize up', rather than 'equalize down', there needs to be an expansion of the total number of decent jobs, as well as an improvement of women's access to them.

Women are particularly likely to be disadvantaged by deflationary bias because it interacts with, and reinforces, other policy biases, such as male breadwinner bias, the assumption that men are more deserving of decent jobs because they are assumed to be the principal economic support of families, while women's incomes are wrongly perceived to be merely supplementary, and not essential to family well-being (Elson and Çağatay, 2000, pp. 1354–56). Seguino (2003) finds this to be important in explaining why women are much more likely to be unemployed than men in Barbados, Jamaica and Trinidad and Tobago, using data from the period 1980–99. This inequality cannot be explained in terms of women being less educated than men, since women have a higher unemployment rate than men with the same education; nor in terms of the different sectoral distributions of men's and women's employment. While both male and female unemployment rates fell in economic upturns, male rates fell more than female rates. Male workers were the first to be hired in economic upturns, even in the female-intensive service sector.

Global unemployment rose from 5.6 per cent in 1993 to 6.2 per cent in 2003, and the female unemployment rate was slightly higher than the male rate; among young people, the gender gap was bigger (ILO, 2004). There were some regional differences: in the Middle East and North Africa, and Latin America and the Caribbean, the female unemployment rate was higher than the male, while in sub-Saharan Africa and East Asia the reverse was true (ILO, 2004, p. 2). However, in many countries, female unemployment rates are likely to underestimate the true extent of women's unemployment because women are more likely to be 'discouraged workers' who respond to their failure to find jobs by ceasing to search for one actively, although they would like to have a job if one were available. The discouragement and underemployment of women appear to have been significant in the aftermath of the Asian financial crisis in 1997–98. For instance, in South Korea, the rate of job loss for women was higher than for men, but subsequently, male unemployment rates appeared to be higher than female rates, while a higher proportion of women than before were employed in various types of informal employment (UNRISD, 2005, p. 42).

In a pioneering study, Braunstein and Heintz (2006) investigated the link between monetary policies and gender equality in employment in 17 low- and middle-income countries in the period 1970–2003. They identified episodes when monetary policy led to contractionary inflation reduction, when the growth of employment fell below its long-run trend; and episodes when it led to expansionary inflation reduction episodes, when the growth of employment was faster than its long-run trend. (The contractionary episodes were associated with real interest rates being maintained above their long-run trend – an indicator of deflationary bias.) The study found that in 67 per cent of the contractionary inflation reduction episodes, the female-to-male employment ratio fell below its long-run trend, indicating that women were disproportionately affected by the slowdown in employment. However, in expansionary inflation reduction episodes, there was no clear disproportionate effect on either women or men. The female-to-male employment ratio increased faster than the trend in 53 per cent of cases, and at or below the trend in 47 per cent of cases.

Braunstein and Heintz concluded that a policy of responding to inflationary pressures by raising positive real interest rates above their long-run trend, and reducing real money supply below its long-run trend, tended to be associated with a greater loss in female than in male employment (relative to long-run trends in both). They noted that in 33 per cent of contractionary inflation reduction episodes, women's employment was not disproportionately affected by deflationary policies. They found that in these episodes, the real exchange rate either depreciated or remained at its long-run trend. They concluded that 'maintaining a competitive exchange rate may offset some of the gender bias observed during contractionary inflation-reduction' (Braunstein and Heintz, 2006, p. 12).

Inadequate levels of employment and decent work are also related to an emphasis on managing government budgets by cutting expenditure rather than raising tax revenues. Globalization has made it harder for governments to raise tax revenue. Çağatay (2003) summarizes the key aspects of this fiscal squeeze. Trade liberalization cuts import duties and export taxes, key sources of revenue in many poor countries. Competition to attract multinational corporations and their highly paid executives leads to cuts in corporation and capital gains taxes, and tax holidays and other exemptions and to cuts in top rates of income tax. Development cooperation grants have fallen as trade is supposed to replace aid. Governments have been encouraged or pressured into turning to sales taxes like value-added tax (VAT) to raise revenue, but such taxes fall most heavily on poor people and worsen the distribution of income. Revenue has also been raised through the sale of public enterprises and other public assets, but this only gives a one-time boost to revenue, and may result in costs for services, like water, that poor people cannot afford.

With revenue limited and debt burdens rising, the pressure has been on governments to make their budgets sustainable by cutting back on expenditure. This pressure has come from the public international financial institutions like the International Monetary Fund (IMF) and the World Bank, and also from private investors, who have seen budget deficits as harbingers of inflation, signals that the value of their assets would be eroded. In order to build a reputation for 'sound finance' in financial markets, many governments have enacted legislation (such as balanced budget laws) that severely limits the fiscal space (Bakker, 2002).

More room for a variety of fiscal policies would not by itself ensure that fiscal policy is used to promote gender equality. Recognizing this, since the late 1990s, a series of gender budget initiatives (GBIs), in all parts of the world, have sought to improve the distribution, adequacy and impact of government budgets at national, regional and local levels; and to secure greater transparency in the use of public money; and to secure greater accountability to women as citizens. A number of tools have been developed for analyzing the gender dimensions of government budgets (Budlender and Sharp, 1998; Elson, 1998). By 2002, up to 50 countries in all parts of the world had hosted some kind of gender budget initiative (Budlender and Hewitt, 2002, p. 8). There is no one template: GBIs have taken place at all levels of government, involving regional and local government budgets as well as national budgets. Moreover, a multiplicity of actors have been involved: government ministers and officials (especially women's ministries, sometimes Ministries of Finance), parliamentarians, women's organizations and academic researchers (Budlender et al., 2002; Budlender and Hewitt, 2002). An important area of concern has been whether budgetary polices are reducing or increasing the amount of unpaid domestic work that poor women have to do; and whether they make it easier or more difficult for people (both men and women) to combine paid work and caring for their families without enduring excessive hours of work.

The most effective GBIs have produced some institutionalization of gender equality concerns in one or more stages of the budget cycle in one or more ministries, or have resulted in an ongoing public scrutiny of the budget from a gender equality perspective. Their aims have included: raising awareness and understanding of gender impacts of budgets and the polices they fund; making governments accountable for their budgetary and policy commitments; and changing and refining government budgets and policies to promote gender equality. Many examples of success in achieving the first two goals have been identified, though fewer in achieving the third (Sharp, 2002)

As well as the challenge of securing more gender-equitable public finance, there is also the challenge of securing polices on industry, trade and finance that enable increases in women's wages without jeopardizing economic growth. This challenge is analysed by Seguino and Grown (2006), who identify the need for an approach they label 'industrial policy under conditions of strategic openness'. This entails an industrial policy that promotes a shift of female employment to high-quality exports with a low price elasticity (so that higher wages for women will be less likely to have a negative effect on exports). This should be complemented by policies that slow down the mobility of foreign direct investment, providing incentives for firms to respond to higher wages by investment in technological improvements, rather than by relocation. In addition, the maintenance of exchange rates should be maintained at competitive levels. Such a strategy would require a greater latitude for special and differential treatment of developing countries in international trade agreements.

It is also important to consider the impact of trade policies on unpaid domestic work. Pioneering research has been done on this topic by Fontana (2003), who used a computable general equilibrium model to simulate the impacts of trade liberalization on the paid and unpaid work of women and men in Bangladesh and Zambia. This technique is able to show the quantitative implications of the expansion of paid employment of women for the time they spend in unpaid domestic work and leisure, and the conditions under which there may be some redistribution of unpaid work between women and men.

The policy challenges identified above were considered by the United Nations Research Institute for Social Development in its comprehensive report on gender equality (UNRISD, 2005) The report concluded that to achieve greater gender equality, a new package of macroeconomic policies is required that puts more emphasis on redistributive taxation, gender-responsive public spending, the creation of decent work, universal social protection schemes, and policies to enable people more easily to reconcile their paid and unpaid work responsibilities, all in the context of a more just and equitable system of international economic relations (UNRISD, 2005). The challenge for the future is to ensure that not only micro and sectoral polices take account of gender issues, but also macroeconomic policies. This will require a more systematic incorporation of the unpaid work of the household sector into macroeconomic analysis, alongside the paid work of the public and private sectors.

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