BRIDGE
development - gender

Report No 48

Glossary on macroeconomics from a gender perspective

Prepared by BRIDGE in collaboration with GTZ - German Technical Cooperation

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February 2000

The authors gratefully acknowledge support for the preparation of this report from German Technical Cooperation (GTZ). However, the views expressed and any errors or omissions are those of the authors and not of GTZ.

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ISBN 1 85864 317 1

GLOSSARY ON MACROECONOMICS FROM A GENDER PERSPECTIVE[1]

Patricia Alexander with Sally Baden

INTRODUCTION

This glossary provides a concise introduction to the key concepts relevant to macroeconomics and its applications, highlighting the gender dimensions of current economic thinking. It also indicates aspects of policy formation and evaluation where these dimensions are increasingly taken into account.

The glossary has been prepared primarily to assist economists and policy makers, particularly those working in international development, who are concerned with how gender plays a role in economic processes, and with how dimensions of gender relations are becoming incorporated into economic theory. Specifically, it is addressed to those working in planning machineries, Ministries of Finance and in development co-operation policy advice. It will also be of value for gender specialists working with economists and planners.

Between 1993 and 1998, the Working Party on Gender Equality of the OECD-DAC, in collaboration with the University of Manchester and other institutions, developed concepts, frameworks and tools for integrating gender into macroeconomic policy, through its Task-force on Gender and Macroeconomics. The main outputs of this work are compiled in a volume called Gender and Economic Reform in Development Cooperation, which is due to be published in 2000 and are also drawn on here. The present glossary was conceived in the context of this broader project and is a joint effort between the GTZ-German Technical Cooperation and BRIDGE (briefings on development and gender) at the Institute of Development Studies (UK). It was commissioned by the Unit for Strategic Corporate Development and the Pilot Programme Gender of GTZ.

The emphasis here on policy implications reflects the impact that conceptual and empirical work on gender and macroeconomics has begun to have in policy making and planning, as well as GTZ's commitment to more applied work in this field. For example, national statistical systems are now attempting to incorporate measurement of women's unpaid labour in satellite national accounts (see entries on *national accounts, time budgets, statistics*); processes are underway to make national budgets more responsive to women's needs (see *budgets, public finance*) and attempts have been made to integrate gender concerns into the design of structural adjustment programmes (see *structural adjustment*).

It is hoped this glossary provides a stimulating tool in the ongoing dialogue between macroeconomists and gender specialists in efforts to make policy more responsive to human development needs.

[1] **Acknowledgments:** Thanks are due to Martha Gutierrez of GTZ, for thoughtful comments on the draft, and to Hazel Reeves, BRIDGE Manager, for editorial support.

Gender in economic analysis: an overview

Although economists have treated issues of male and female participation in the labour force since the early 1900s, gender was not itself used as a category of analysis. (The term "gender" is used when social categories are denoted; that is, it expresses the sense that, beyond the elementary functions of human reproduction, male and female roles are not biological categories, like sex, but are social constructs.) The early treatments of female labour force participation, male/female wage differentials and wage discrimination (e.g. by Pigou, Hicks, Harrod and Becker), rested on the dynamics of the market operating on men and women, rather than on the role played by gender in the way that markets function fundamentally. (Madden cited in Benería 1995, p. 1840).

In the 1960s Becker and other human capital theorists developed the 'New Household Economics,' which for the first time applied market concepts and models to household production and time allocation analysis. These new tools were used to explain the sexual division of labour, market behaviour of household members, and male-female differences within these (Benería Op. cit.). In the 1970s and 1980s, these concepts were applied to further analysis of labour market discrimination and to bargaining models of the household which allowed for dimensions of power and conflict in decision making. Meanwhile, the 1960s debate on the remuneration of domestic labour and the United Nations conferences during the Decade for Women (1976-1985) popularised the concept of social reproduction. All of these factors contributed to recognition of the pivotal role of women's work in the "reproductive sector".

Concurrent with developments in microeconomics, the work of Ester Boserup (1970), an economic anthropologist, posed a macro-level question: "what is it about the economic development process that differentially incorporates and impacts upon men and women?" (Katz p. 391). The Third World debt crises of the 1970s and 1980s and a series of structural adjustment programmes fostered several rounds of impact assessment, which led to the identification of women as one of the groups vulnerable to welfare losses during the disruptive phases of such programmes. (Cornia et al.). Hypotheses that the source of welfare losses might lie in the design of the programmes, and not merely in their unexpected side effects, provoked attempts to incorporate gender more rigorously into macroeconomic analysis.

This work addressed such issues as inequalities in the allocation of consumption and resources within the household, the asymmetries of incentive structures at the micro level between men and women, and gender disparities in dependence on public services. Paul Collier, in several papers prepared for the World Bank (Collier 1988; 1990; 1993; 1994), proposed disaggregation by gender of income and expenditure data for use in assessing the progress of structural adjustment and Demery (1996) developed a methodology for analysing the gender-disaggregated benefit incidence of public expenditure.

Central to this new work was a questioning of the implicit assumption of a high elasticity of women's labour in response to economic shocks or adjustment signals. This led several authors to highlight the inherent 'gender bias' in apparently neutral stabilisation and adjustment models (Cagatay et al; Elson 1991, 1995; Palmer 1991, 1994). The seminal treatment of the unwitting gender bias that follows from the assumed neutrality of traditional macroeconomics is Elson (1991), "Male bias in macroeconomics: the case of structural adjustment", in a collection edited by the same author, entitled **Male Bias in the Development Process** (Second Edition, 1995).

Alongside the gender and adjustment debates, since the late 1980s several authors have examined the reliance on female labour in the growth of world manufacturing, trade and globalisation (Joekes 1987, 1995; Standing 1989, 1999; Wood) highlighting the relationships between export production, feminisation of the labour force and changing labour conditions. **World Development** (**27:3),** 1999, presents a special section on women, labour and globalisation which summarises current research in this area.

The acceleration of globalisation in the 1990s also stimulated an exploration of modeling techniques to capture the structural dynamics of gender relations and their effect on growth and policy outcomes. William Darity (1995) formalised a model of a gender-segregated, low-income agrarian society, with an export and a subsistence sector, which, along with others, was presented in a special issue of **World Development** (**23:11**) illustrating developments in analysing the interaction of gender and macro policy. This special issue serves as a good introduction to the major topics referred to in the glossary, and includes several of the most important authors in the field. Modelling efforts are assisted by the increasing availability and improving quality of gender-disaggregated data, though much remains to be done in this area (see *statistics*). The UN's Wistat database (1994), which will be issued in an updated version in 2000, provides the most comprehensive source of such data with international coverage.

Further treatment of these issues is included in a volume published in 1998 by the Colombian National Planning Department and GTZ on **Macroeconomics, Gender and the State**[2]. This book presents both theoretical issues and also practical tools and applications for integrating gender considerations in macroeconomic policy, into processes of state reform and institutional development.

Theoretical and empirical developments in the field of gender, economics and development are covered in a range of journals, particularly **World Development**, which is widely cited here. Other journals that publish relevant research are **Development and Change**, the **IDS Bulletin**, the **Journal of Development Economics,** and the **Journal of International Development**, as well as **the Oxford Bulletin of Economics and Statistics** and the **Cambridge Journal of Economics**. Since 1995, a specialist journal on **Feminist Economics**, has been published which contains many pieces of relevance to developing, as well as developed, economies; and a recent reference work, the **Edward Elgar Companion to Feminist Economics**, provides a comprehensive overview of the field.

The entries

The entries, arranged in alphabetical order, consist of summaries of one or more paragraphs, up to 900 words. Many of the entries are initially based on the Routledge **Dictionary of Economics** (D. Rutherford) and **The New Palgrave: A Dictionary of Economics** (Eatwell et al.); they are further explained, with examples where possible, to show their use by "gender-and-development" economists. The glossary draws heavily on cited references (particularly several such as Benería 1995, Elson 1995, and G. Sen 1996) which are themselves reviews or summaries of developments in feminist economics. Cross-references are shown in ***bold-face italics***. Sources and further reading follow the entries (year is cited only where more than one work by an author appears in the references). Full references for these and for the works cited above are given at the end of the glossary, as a guide for further reading.

[2] This book is due to be published by GTZ in English in 2000.

GLOSSARY

allocative efficiency - see efficiency

bargaining models

In economics of the ***household***, approaches to the analysis of economic decision making that take account of different characteristics, interests and resources, and therefore of different utility functions, on the part of household members. Bargaining models are an alternative approach to the strict neoclassical view advanced by Becker, (see ***new household economics***) which "argue that household behavior is motivated primarily by a collective concern for economic ***efficiency***." (Folbre 1984, p. 301). The assumptions of the neoclassicists are that household preferences are unitary ("joint utility functions"), exogenously given, constant over time, and vary randomly, if at all, across households. These assumptions are not always stated explicitly, but are essential to the model; the model goes on to show household choices - such as which spouse works, "who cares for the kids", and who gets more education - as rational and inevitable outcomes of these given and shared utility functions.

In 1984, Nancy Folbre presented empirical evidence from the Philippines that provided gender-disaggregated data on work, leisure, consumption and expenditure. She argued on the basis of this evidence that, in contrast to the neoclassical theory, individual shares of the household's total income are determined in part by individual bargaining power within the household, and that relative bargaining power may change in the course of economic development. Such changes can lead to changes in the distribution of goods and leisure within the household (Ibid. p. 304 ff.). Numerous empirical studies since have supported Folbre's view (see, for example, a 1995 econometric study of African households reported in Hoddinott and Haddad).

Bargaining models are one type of collective model of the ***household*** (*q.v.*), in contrast with unitary models. In a bargaining model, each agent negotiates towards a household compromise (in the allocation of work, leisure and consumption goods), and if there is a failure to reach an agreement, conflict may ensue. The "threat point" is the point at which the parties may leave the unit (divorce, where the unit is a marriage); its level for each member is determined by the member's fallback position, which translates into her or his bargaining power in the household. Bargaining power is closely linked to the alternative market wage. Economic reform programmes may alter the bargaining power of men or women by opening or closing earning opportunities, or changing access to ***primary and secondary claims***, for one sex relative to the other. While decision-making theory lies in the realm of microeconomics, differential bargaining power and access to resources within the household has important implications for the macroeconomics of development, because it can provide insights into differential impact of economic adjustment policies, and gender-differentiated responses to price incentives.

See also: ***intrahousehold resource allocation; structural adjustment; transaction costs.***
Folbre 1984, 1986a, b; Haddad et al. eds., 1997; Hoddinott and Adams; Jones; Kabeer 1994, Ch.5; Strauss and Thomas.

benefit incidence analysis

A method of computing the distribution of public expenditure across different demographic groups, such as women and men. The procedure involves allocating per unit public subsidies (for example, expenditure per student for the education sector) according to individual utilisation rates of public services (van de Walle and Nead 1995, cited in World Bank 1995).

Incidence analysis can identify how well public services are targeted to certain groups in the population, including women, the poor, and residents of particular regions. Using this type of analysis, studies of Kenya in 1992-93, for example, showed that public spending on education amounted to the equivalent of an annual subsidy of 605 Kenyan shillings per capita; however, this subsidy accrued to males at an average rate of 670 shillings, and to females at only 543 shillings. Similar work has been done in Mexico, where the gap between boys and girls was reported as lower, and in Pakistan where the differential was more than two to one in favour of boys (taken from World Bank 1995, p.27).

Gender bias in public expenditure benefit incidence is often more marked for low-income groups. Demery's data on Côte d'Ivoire for 1995 shows that while the poorest quintile of the population received 13.5 percent of education subsidies, males in this quintile gained 16 percent while females gained 9 percent. Conversely, in the richest quintile the male-female differential was 37 and 35 percent. Overall, 37 percent of education subsidies accrued to women, and 67 percent to men. A similar analysis of health spending in Ghana in 1992 shows that while women gain a greater share (56 percent) of the subsidy overall, for the lowest income group the pattern is reversed (Demery pp.4-12).

See also: ***budgets, gender; public finance; structural adjustment***
Demery et al., Demery

budgets, gender

Gender budgets, 'gender-sensitive budgets,' or 'women's budgets,' refers to a variety of processes and tools, which attempt to assess the impact of government budgets, mainly at national level, on different groups of men and women, through recognising the ways in which gender relations underpin society and the economy. Gender or women's budget initiatives are not separate budgets for women. They include analysis of gender targeted allocations (e.g. special programmes targeting women); they disaggregate by gender the impact of mainstream expenditures across all sectors and services; and they review equal opportunities policies and allocations within government services. The first 'Women's Budget' was conducted by the Federal Government in Australia in 1984. In 1995, parliamentarians, NGOs and researchers in South Africa began a Women's Budget Initiative and by 1997, the South African Government had taken this up. Gender budget initiatives, both inside and outside government, are underway in countries as diverse as Canada, Tanzania, the UK and Zimbabwe. Attempts to influence government budgetary allocations in favour of greater gender equity have tended to be more successful where there is a broad political commitment to equity and where gender budgets have supporters inside government or parliament. Recently, there have also been attempts to increase popular awareness of budgetary processes, including among women, in order to strengthen these efforts. (See, e.g., Hurt and Budlender).

A number of possible tools for use in gender-sensitive budget analysis have been identified, including: gender-aware policy appraisal; gender-disaggregated beneficiary assessments; gender-disaggregated public expenditure incidence analysis (see ***benefit incidence analysis***); gender-disaggregated tax incidence analysis; gender-disaggregated analysis of impact of budget on time use (see ***time budgets***); gender-aware medium term economic policy framework and gender-aware budget statements (Elson 1997a).

To date, gender-aware policy appraisal is the main technique that has been adopted. This involves identifying the explicit and implicit gender issues in particular sectors or programmes, identifying the allied resource allocations and assessing whether existing policy/ resource allocations will continue or change inequalities between men and women. For example, in South Africa, a higher proportion of women than men are illiterate, suggesting that increased allocation of public resources to adult education will lead to increased equity. Similarly, women are more likely than men to work in the informal sector, suggesting the need for more support to small and microenterprises if women are to benefit from Department of Trade and Industry budgets.

Gender-sensitive budget analysis requires data to assess inputs (e.g. budget or staff allocations), outputs (beneficiaries) and outcomes (e.g. increased health, education, time availability). This requires systematic gender disaggregated data, e.g. on service use, time use, health and education status, employment.

Some Commonwealth countries are piloting attempts to bring a gender perspective into the ministry responsible for the budget, such that a gender-aware expenditure statement is submitted by the national authorities at the same time as the budget. Such a statement would require the ministry to report: how much of its expenditure is targeted to gender equality objectives; to indicate which public services have been identified as priorities to help reduce burdens on women; to report what share of expenditure is directed towards a gender ministry or "machinery"; and to present a balance sheet on priority income transfers, public sector employment and specific sectors.

See also: **public finance.**
Budlender and Sharp with Allen, 1998; Elson 1997a; Hurt and Budlender; Reeves and Wach; Sharp and Broomhill 1998.

care economy - see reproductive sector

division of labour

Specialisation in work, which may be effected by breaking an activity into component tasks, or by assigning specific groups of persons to certain jobs or outputs. The "gender [or "sexual"] division of labour" refers to the allocation of different jobs or types of work to men and women, usually by tradition and custom. In feminist economics, the institutional rules, norms and practices which govern the allocation of tasks between men and women, girls and boys, also constitute the gender division of labour, which is seen as variable over time and space and constantly under negotiation.

Economists have shown that the gender division of labour allocation, for example to different types of crops, has implications for the effectiveness of economic policy aimed at altering output (e.g. so as to move resources from subsistence to export crops). It is frequently the case that labour cannot be easily shifted to the alternative activity, or that such shifting involves costs; that is, ***economic models*** of the policy path and outcome (such as ***structural adjustment*** models) which assume cost-free "switching" of labour and other resources, are wrongly specified.

Collier (1993) showed that adoption of tea cultivation in Kenya was hampered by the prevalent gender division of labour. For Tanzania, Tibaijuka used a linear programming model and input-output data for a one-year period to calculate that by liberalising sex roles in export production of coffee and bananas, villagers would increase their cash incomes by up to 10 percent, while the productivity of labour and capital would improve by 15 percent and 44 percent respectively (Tibaijuka p. 69 ff.). However, she recognised that barriers to such a change were significant.

The gender division of labour remains strong in industrialised and urban societies. Worldwide, most women and men work in jobs that are done predominantly by one sex. It is reported that while women make up 41 percent of the non-agricultural labour force in OECD countries, they form 62 percent of service workers compared to only 15 percent of production workers (Anker p.171). For specific professions, such as nursing, the proportion of female employees can rise to as high as 82 percent (ibid., p.264). This degree of job segregation by sex (and the related uneven distribution of the labour force across broad sectors) makes job comparison across the sexes difficult, and contributes to ghettoisation of women in low-paid occupations and sectors. It may also make it difficult for policy makers and workers to fully conceptualise what equity pay and working conditions might be.

See also: ***efficiency; reproductive sector***
Anker; Elson 1991; Palmer 1991; Tibaijuka.

economic model

A simplified representation of economic reality showing the interrelationships between selected economic variables. In macroeconomics, until the present decade few models incorporated distinctions such as gender among individuals, and most economists considered that the level of aggregation in the questions of interest was too high to warrant such disaggregation. However, there are precedents for disaggregation of some traditional variables, most notably in Keynesian/Kaleckian models. (These distinguish between individuals whose income comes mostly in the form of wages and those who earn interest on invested capital, and are called "class disaggregated" models).

The work of Paul Collier (see Introduction to this glossary) was an early attempt to model the constraint placed on economic growth by certain gender-based rigidities in the economy. Cagatay et al. summarize three approaches that have been taken since, to incorporating gender as a category of the analytic framework. These are: (1) the "gender disaggregation method," which disaggregates the traditionally included macroeconomic variables, for example savings and consumption behaviour, by gender, on the assumption that men and women behave differently in these respects (Collier, 1993, 1994); (2) the "gendered macroeconomic variable method," which introduces a new structural variable to capture the structure of gender relations, for example, the degree of gender inequality in labour and credit markets, or decision making in households and in the public and private sectors (Elson 1995); (3) the "two-sector/system method," which specifies the model as two interacting sectors, one comprising traditional macroeconomic variables, and the other, such as the ***household*** or the ***reproductive sector***, that comprises the domain of one or more gendered variables (Evers and Walters; Walters). Other models which are essentially combinations of these methods include Braunstein; Darity; Ertuk and Çagatay; and Fontana and Wood.

Candidates for structural factors susceptible to specification using gender as a category of analysis include: the distribution of income and wealth, land ownership and tenancy relationships, foreign trade specialisation and structure, the density of chains of production, market concentration, transition from public to private ownership of production, financial sector development, technical transformation, as well as a range of institutional, social, political, demographic and geographic factors. Such models, because they would incorporate sources of gender differentiation, would be of assistance in designing appropriate macroeconomic policy that is relevant to the microeconomic foundations - to the dynamics of economic activity by human beings (from Lustig, cited in Benería 1995).

Recent and ongoing work that models the interaction of gender relations and macroeconomic outcomes includes that of Seguino on the effect of income distribution and gender income inequality on a sample of semi-industrialised countries, Fontana investigating similar wage issues in relation to trade openness in low-income countries, Floro and Dymski on ***financial sector reform*** and financial crisis in relation to women's labour force participation, the ***reproductive sector***, and bargaining power.

See also: ***social accounting matrix; trade expansion.***
Collier 1993, 1994; Elson 1995; Floro and Dymski; Fontana and Wood; Seguino; Walters.

efficiency

In production, the selection of factor inputs (including labour, physical capital and technology, and financial resources) which minimises the cost of producing an output. In consumption, allocating expenditures to maximise consumer satisfaction (utility). The concept may be applied to both firms and households, and gender economists have shown that therefore it is relevant to both the productive and the ***reproductive sectors*** of the economy. For the economy as a whole, neoclassical economists consider that if markets operate freely, without price distortions imposed by the state or any other powerful agent, price adjustment will operate continuously to bring about investments that ensure efficient allocation of all resources in the economy. This is called allocative efficiency at the level of the economy: "the optimal set of outputs produced in the most efficient way with the most efficient combination of inputs." (Foldvary p. 27; Todaro p. 687). ***Structural adjustment*** programmes are rationalised by their declared objectives of restoring efficiency to national economies that are failing to meet their potential and the needs of their citizens.

The **New Palgrave** discussion of efficient allocation points out the importance of full information and low ***transaction costs*** to achieving the coordination necessary in a complex society so as to arrive at efficient outcomes, and to the efficiency concerns of distribution as well as production (Eatwell et al. **Vol 2**, p.107 ff.).

Concepts of efficiency and optimality are important to feminist economists because the balance on the bottom line depends on assumptions about which costs are counted in. In traditional economic treatments the ***reproductive sector*** and the positive ***externalities*** it contributes to the economy are excluded. As well, the distortions which are of interest to neoclassical economics are those created by states, whereas gender-based discrimination operates as a distortion in labour and other markets, which evolve in the private sector. Empirical evidence, for example from a cross-section of developing and developed countries, shows that about 75 percent of pay differentials between men and women are not accounted for by differences in human capital characteristics such as educational levels, and experience (Psacharopoulos and Tzannatos; Horton, both cited in World Bank 1995, p. 17). A recent econometric analysis of data from rural areas in south China found that women earned 38.7 percent less than men overall, with all other factors controlled for. The findings were so strong that they pointed to market distortions caused by supply side factors such as the sexual division of labour within the household, and raised policy concerns if wage employment is seen as a panacea for raising women's socio-economic status (Hare pp.1024 ff.).

Such evidence indicates that markets do not operate freely, because of differences in bargaining power and status, and because of an asymmetry of obligations and reciprocities between women and men. In a recent re-examination of pay differentials, using data from 11 Latin American and Caribbean countries, Tzannatos demonstrates that despite some narrowing of male-female pay differentials, non-trivial economic costs are imposed upon these economies as the result of the remaining wage gap. He also shows that substantial output gains, which would outweigh the smaller male wage declines, would result from pay equity. (Tzannatos p.534). Research of this nature has been invoked to argue that gender inequality is an efficiency issue, with which macroeconomic policy should properly be concerned.

See also: ***reproduction labour tax***
Eatwell et al., ***Vol. 2****, 107-20; Palmer 1991, 1994.*

entitlement

In institutional economics, a relationship, such as ownership or leasehold, to an asset or a stream of income, as distinct from the income or asset itself. In a private ownership market economy, entitlements may be based on inheritance or transfer, or on acquisition of commodities through trade, entrepreneurship, or own labour. The concept of entitlements comes from law, and is useful to underscore institutional structure - whether of property ownership or a job contract. It links economic outcomes to social elements, the law and practice.

Amartya Sen pointed out that entitlement theory, which provides for transfers that mitigate insufficient endowments of wealth or labour, is necessary to solve the survival problem in standard models of general equilibrium for capitalist economies (1984, p. 455). His empirical work demonstrated that famine and starvation, such as that of the Bengal famine of 1943, the Ethiopian famine of 1973, and the Bangladesh famine of 1974, caused death not as a result of inadequate availability of food, but as a consequence of 'entitlement failure', i.e., people's inability to command food through legal means available to them in those economies.

While Sen's theory gave prominence to formal laws, increasingly theorists have seen informal rules and social norms as important in establishing, or refuting, claims.   In particular, feminist economists such as Kabeer (1996) have emphasised the institutional rules, norms and practices from which entitlements are derived and the gender biases that inhere in these. For example, while women often have inheritance rights in formal law, in practice, these rights can be subverted by relatives, or, in some cases, are voluntarily ceded. In general, women have more constrained and weaker entitlements; more frequently experience entitlement failure; receive lower returns from translating entitlements and endowments into capabilities; and have less choice over determining capabilities.

In development economics, the distinction as to whether entitlements, also termed claims, are direct or indirect is particularly important. It highlights the possible dependence of some actors on resource transfers from others or from the state, and the role of policy in changing entitlements. The related distinction, between ***primary and secondary claims*** (*q.v.*), is of special importance when economic reform may be modifying entitlements and transfers, and in so doing producing differential impact on men and women. Bina Agarwal has used some of the same empirical material as Sen to show the disastrous consequences for women when their indirect or secondary entitlements to common property resources are eroded (Agarwal 1992, pp.192-195).

Agarwal 1994, Ch. 2; Kabeer 1996; Sen 1981, 1984, Ch. 18, 1990.

externality

The benefit or cost to society or to another agent of the action of a private person; a third-party effect. Externalities may be positive or negative. For example, the social externalities arising from investments in female education are positive and significant. Evidence from a large number of countries shows that female education is linked with better health for women and their children and with lower fertility levels. (World Bank 1995, p. 23-5).

There have been severe negative externalities, expressed by reviewers as the drawing down of human capital during ***structural adjustment*** programmes, in many of the economies studied (see ***human development approach***). Compression of public sector spending resulted in reductions in public health programmes and higher fees, in the drive to achieve cost recovery and "get the prices right" in the delivery of social services. Some countries experienced significant deterioration of social sector indicators, such as infant and child health, maternal mortality, and levels of schooling - showing up particularly as higher drop-out rates for girls and young women.

In macroeconomics, the benefit to firms realised by the labour of women in the ***reproductive sector*** may be seen as a positive externality. The care and pre-school education of children, for example, is a public good from which the whole of society benefits, while the cost is borne largely by women. The valuation of ***unpaid labour*** in the domestic sector would make such externalities visible in the ***national accounts.***

See also: ***efficiency; market failure; Pareto optimality.***
Elson, 1993; Folbre 1994; Palmer 1991, 1994.

financial crisis - see financial sector; globalisation; structural adjustment.

financial sector

The financial sector is the set of institutions, instruments, and the regulatory framework that permit transactions to be made by incurring and settling debts; that is, by extending credit. The financial system makes possible the separation of the ownership of wealth from the control of physical capital. As an economy develops, the financial sector deepens, strengthens and widens: terms that refer to the increase in the nature and number of financial instruments, the interrelationship and sophistication of financial institutions, and the geographical penetration and extent of financial markets (for short, financial sector development). Traditionally, economists writing about the financial sector assume that, whatever might be said about other domains, this sector is "gender-neutral."

But gender relations are relevant to this sector, most importantly through the concordance of financial sector development with the penetration of markets into non-market activities. Non-market activities comprise both productive and reproductive work, which is carried out through a division of labour that is gendered, and in the course of financial sector development is modified, in its amount, and value, and in the bargaining patterns that shape the division.

For example, financial sector deepening in developing economies makes more credit instruments available; however, there is broad evidence that expanding credit is less widely available to women than to men, for several reasons. These include women's lesser control over capital assets that can be collateralised to secure credit, and prevalent cultural (institutional) perceptions of women as poorer credit risks. Financial sector strengthening requires the codification of asset titles, so that such assets can serve as debt security. But modern titling conventions generally fail to recognise traditionally gendered forms of asset ownership and usufruct rights, effectively expropriating women's property in the process of financial sector development. (Asian Development Bank 1995, p 28-29; Agarwal 1994, especially Chs. 5 and 10).

Gender and development specialists have also written widely on the use of rotating savings and credit arrangements and micro-finance institutions such as Grameen Bank, which have successfully focused on lending to women by using peer collateral and monitoring systems. These specialists have at the same time directed attention to scrutiny of the targeting and actual use of credit, to determine that programmes directed to poor women genuinely deliver funds and credit records to these women.

*See also: **financial sector reform**.*
Baden; Goetz and Sen Gupta; Hossain; Kabeer 1994.

financial sector reform

Removing state regulation from the financial system and, usually in a subsequent phase of policy implementation, creating the legal framework and institutions that will permit the sector to develop in the dimensions discussed above. This phase provides scope for addressing gender biases in the ***financial sector*** through reform of banking and related property and contract laws in ways which would favour women's access to financial services; and, at the ***meso level***, reform of bank procedures, introduction of new management and incentive systems and improved staff training, to increase outreach to women clients and tackle institutional biases against women. (Baden p. 41).

See also: ***structural adjustment; globalisation.***
Baden; ***World Development 27:3.***

globalisation

Increasing integration of world production, commerce, communications and finance. More than merely the expansion of worldwide trade, globalisation is based on improvements in the last two to three decades in telecommunications and information technology, and ***financial sector reform*** that has opened domestic markets to foreign investors, especially in services, thereby "intensify[ing] the interpenetration of local and international market forces worldwide. The evolution of employment structures in general, and employment possibilities for women in particular, have been significantly affected by these developments. Any investigation of changes in women's income earning prospects in the course of development must now take account of the international dimension" (Joekes 1995, p.6).

Empirical investigation of changes in female intensity of employment during trade growth have shown that the links are positive and strong. "Developing countries which exported a rising proportion of their manufactured output to the [developed countries] tended to employ a rising proportion of females in their manufacturing sectors." (Wood p. 171). "No strong export performance in manufactures by any developing country has ever been secured without reliance on female labour." (Joekes 1995, p 12.) Women now comprise about one third of all industrial sector workers in developing countries (Ibid. p.4).

In a series of articles that deal with the impact of globalisation, Guy Standing has considered several aspects of globalisation that have affected labour conditions, with direct consequences for male-female work patterns. In addition to the growth of trade, he identifies an emphasis on the part of investors on low labour costs, a technological revolution that has enhanced management options, and "a crystallization of a global economic strategy under the banner of '***structural adjustment***', 'shock therapy' and other supply-side economic policies...associated with radical changes in labour market relations, involving erosion of protective and pro-collective labor regulations..." (Standing 1999, p. 584).

See also: ***trade expansion.***
Benería 1995; Joekes 1995; Standing 1989; ***World Development 27:3.***

household

A basic economic unit, in census guides defined as one or more persons voluntarily living together, having meals prepared together and benefiting from housekeeping shared in common (Bannock, Baxter and Davis p.197). Commonly economics, unlike anthropology, does not make a significant distinction between 'the household' and 'the family', although in considering gender and economic relations, the processes of household and family formation have distinct features. The household is analogous to the firm as the basic economic unit.

Models of household decision-making processes may be 'unitary' or 'collective'. Unitary models treat the household as a single decision-maker. They assume the existence of a parental, or household, welfare function, and that all resources are pooled - including labour, food and other goods, and information. Various unitary models suggest different mechanisms by which households arrive at intra-household distribution of wealth and income. Some suggest decision-making is a result of aggregation of different preferences, and they focus on how these preferences are aggregated and enforced: by consensus (Samuelson, cited in Haddad et al. 1997, p.5); in the manner of decision-making in cooperatives (based on Sen 1966, ibid.); 'assortative mating,' internal household market equilibria at implicit pricing, and the two-period altruism model or 'rotten-kid theorem' (Becker 1973, 1974, 1981, cited in ibid. pp.5-6). However, these distinctions do not change outcomes for macroeconomic purposes.

Collective models include both cooperative and non-cooperative types. Cooperative models view household formation (or marriage) as a cooperative undertaking, and decision making as an ordinary problem of optimisation of gains from marriage for both partners, subject to a constraint - the full income of both. These are termed 'bargaining' models when they employ the tools of game theory to specify the bargaining procedure. (Manser and Brown 1980; McElroy and Horney 1981; McElroy 1990; all cited in Haddad et al. 1997). But cooperative models may also be of the Pareto-optimising type, which start from an assumption that household decisions are always Pareto efficient, and employ a general-equilibrium tâtonnement process, dependent on earnings ratios or some other hypothesised formula.

It is in the area of non-cooperative collective models that the increasingly rich empirical evidence has been used to depict the household "as a site of largely separate gender-specific economies linked by reciprocal claims on members' income, land, goods, and labor." (Haddad et al. 1997, p. 10). A summary of models of the household proposed by various economists, and an explanation of the distinctions among them, is available in Haddad, Hoddinott and Alderman, pp. 1-16. This collection draws on numerous empirical studies that have reported gender differences in intra-household resource allocation, the presence of bargaining within households, and the reflection of extra-household market forces in bargaining positions within the household.

See also: ***bargaining models; intra-household allocation.***
Haddad et al 1997; Haddad et al eds. 1997; Folbre 1986a, 1994, Kabeer 1994; Sen 1990; Strauss and Thomas.

human development approach

The concept that growth must increasingly meet human needs to be accepted truly as "development". This approach, which bears the influence of 1998 Economics Nobel Prize winner Amartya Sen's work on capabilities and ***entitlements***, has been advanced by the United Nations Development Programme (UNDP), and is exemplified in its annual publication, **Human Development Report**, first published in 1990. The **Report**'s Human Development Index (HDI) provides a country ranking of national socio-economic development, based on proxies for longevity, knowledge, and standard of living (respectively life expectancy at birth, educational attainment, and purchasing-power-parity-adjusted real per capita income). It measures well-being directly, rather than focusing on income alone, which is only one of several inputs generating well-being (Bardhan and Klasen, p. 985). It thereby offers a contrast to the GDP-per-capita ranking of countries, highlighting the ability of some poor countries to achieve higher-than-average levels of human development, while at the same time indicating that many countries could do better.

Since 1995 UNDP has also produced a Gender-related Development Index, (GDI) and a Gender Empowerment Measure (GEM), augmenting the HDI with relative gender ratio attainments in similar areas. The GDI takes account of inequality between men and women scored on the same social indicators as those used in the HDI. The greater the disparity in these indicators, the lower a country's GDI compared with its HDI. "The GDI is simply the HDI discounted, or adjusted downwards, for gender inequality" (UNDP 1995, p.73). Some important conclusions of the GDI are,

> *"first, that women fare worse than men in every country in the world. Second, the degree of inequality does not depend on a country's level of income: while the Nordic counties perform extremely well, for example, Japan performs rather poorly...among poorer countries, Barbados, Cuba, Malaysia, Sri Lanka, Thailand and Jamaica are relatively good performers in promoting gender equality. Third, the GDI has risen over time virtually everywhere, although the gender gap in human development remains substantial." (O'Hara p. 469).*

Recent critiques of the GDI have raised several issues, chiefly concerned with its weighting of inequalities (which give relatively more importance to earned income gaps than to life expectancy and educational attainment differentials, thereby increasing the penalty in some middle-income developing countries relative to, for example, parts of South Asia where education gaps are large, and East Asia where female:male birth ratios are low), and alternative methods of calculation have been suggested (Bardhan and Klasen).

The GEM is conceptually different from the GDI. It focuses, not on the impact of gender inequality on a country's overall development, but on the extent of "gender equity in economic and political power. It attempts to measure not achievement in well-being, but equity in *agency*." (Ibid., p.999)

Anand and Sen; Bardhan and Klasen; UN, 1994, 1995, UNDP 1990, 1995.

intra-household allocation

The processes by which resources (more broadly including income and consumption goods, tasks, leisure, and investments in human capital) are allocated among individuals and the outcomes of those processes. Scores of studies have now reported that inequalities exist in the sharing of resources within the household, and that the pattern of distribution commonly demonstrates gender bias. There is considerable evidence from South Asia on inequalities by gender, age and birth order in the allocation of food and other consumption goods. A variety of practices result in some females consuming a lower quantity and quality of food, beyond adjustments for body weight or activity rates. (Kabeer 1991).

Economists have shown that the dynamics of decision-making at the intra-household level affect the outcomes of macroeconomic programmes. Because of differential decision-making power, it appears that income in the hands of women leads to different expenditure patterns and welfare outcomes than income in the hands of men. Some data suggest that men tend to reserve a larger portion of expenditure for personal consumption (particularly alcohol and tobacco), while women spend a larger portion of their income overall on food. For example, Indian data compiled by Mencher showed that the ratio of women's contribution to household maintenance compared to their earnings ranged from 85 to 100 percent, while for men the range was from 43 to 91 percent. The references below cover similar findings from the 1970s to the present, for every region of the world, although particular ratios vary.

Where women have greater control over income, there is evidence that more resources are allocated to women and children. Senauer, for example, documented changes in consumption as women's wages rose: in the Philippines, the nutritional status of pre-school children rose, while increases in the male wage had a negative effect on long-run nutritional status (stunting); in Sri Lanka, the allocation of calories to women and children rose, while the share to the husband declined (cited in Haddad et al. 1997, p.14). These findings have been so commonly reported and are so robust across countries and sectors, that it has become standard in development practice to examine the share of programme benefits that accrues to women, as one part of planning and evaluation. Researchers have recently pointed out, however, that resources, even in women's hands, may be allocated in biased ways to children, under conditions of strong son preference, for example. Simple targeting to women, therefore, cannot on its own ensure equitable outcomes (Haddad and Hoddinott, p. 550).

See also: ***bargaining models; household; new household economics..***
Bruce and Dwyer; Folbre 1986a, b; Haddad, Hoddinott and Alderman; Kabeer 1991, 1994, 1996; Mencher; Sen 1990; UN 1995; World Bank 1993.

macro-micro

The separation of economic theory, by its field of interest and by its tools, into the study of respectively, the aggregated level of activity, and the behaviour of individual economic agents or sectors. The traditional strict division of interest between macroeconomic and microeconomic specialisation has affected the discipline's treatment of gender relations.

Microeconomics is concerned with the behaviour of elements or agents of the (given) economic system; these agents are conceived of as households and firms. It focuses on the determination of the prices that induce these agents to act - such as wages for labour and return rates of investment funds. These concerns cover issues of demand and supply, welfare and distribution. Macroeconomics, by contrast, takes prices as givens, and turns attention to the determination of the aggregate levels of these activities: the level of income or output of the economy, including the level of employment; aggregate investment, total consumption, and the money supply.

Palmer showed in her detailed treatment of African adjustment programmes (1991) that dealing only in macroeconomic aggregates may obscure issues of elasticities of supply and demand, mobility of factors of production, ***transaction costs*** and market competence - which affect macro programme outcomes. In a market economy, macroeconomic management must rely on indirect measures, which make use of incentive structures, ***household*** allocation rules as well as other decision-making processes that are products of the operation of gender relations, and which operate at the micro and ***meso levels***. These are institutional factors relevant to policy design and evaluation (Palmer 1994). The interest in ***economic modeling*** by some economists working on gender issues is one example of efforts to bring the micro-foundations of gender asymmetries to bear on macroeconomic policy debate.

Elson 1994; Palmer 1991, 1994; ***World Development 23:11.***

marginal productivity theory

An approach to explaining the rewards received by the various factors that cooperate in production. The theory is especially relevant in gender studies as it is used in reference to women's earnings. In development economics, where use is made implicitly of the Lewis model of the labour-surplus economy, it is widely accepted that underemployment in rural areas, arising from lack of job opportunities, implies a zero marginal product of labour, and therefore that the reservation wage of poor rural people is close to zero or extremely low.

This reasoning arises from the standard identity that the unit input price – the wage – is equal to the marginal revenue product of that unit of input, under competitive conditions. On the basis of this silent assumption, standard development projects, cost-benefit analyses, and ***structural adjustment*** models assign a zero cost to the drawing out of "available" (unemployed) labour. Characteristically this implies reliance in the model on drawing non-wage-earning rural women into wage work. However, empirical studies have shown that labour supply studies are sensitive to definitions of labour used, and that such studies have in "gender-blind" investigations sometimes failed to report the work burden of ***unpaid labour*** shouldered by poor women. Project designers have sometimes been mystified by the unwillingness of rural poor people to supply labour to a development project, and theoretical explanations have ranged from "higher utility of leisure" to "irrational behaviour." Dessing contends that work strategies of the rural poor are rational, as is the "backward-bending (negative) labour supply curve" at low wages, because of the demands of domestic work, which cannot be left undone.

Dessing; Palmer 1991, 1994.

market failure

Any of: the malfunctioning of a market because of imperfections in it; ***externalities*** (q.v.) because a market is producing social costs or benefits; or the lack of a market for a particular good or service, as in the case of public goods.

Gender inequality in wage and product markets reflects, for example, the failure of the market to provide signals that accurately reflect the benefit to society of investing in women. In an immediate sense market signals do not capture the full value of women's labour, which produces the waged good or service as well as an unpaid service, labour force maintenance (see ***reproduction labour tax***).

The persistent gaps between men's and women's wages, while ample statistical evidence indicates that these gaps exceed the components accounted for by human capital differences, are an example of a failure of labour markets to clear. A series of economists have put forward the view that labour markets are sex segmented, and several have identified "economic discrimination" as a feature of segmentation. For example, in a recent summary of wage inequalities, Mehra and Gammage (p. 545) cite seven studies between 1994 and 1996 that find gender disparities in developing country wages, which cannot be accounted for by differences in experience, seniority or other economic factors. Many economists have therefore argued that, if markets are failing to provide equitable wages, simple continued liberalisation of markets may not improve their functioning in this direction. Correction may be achievable only through regulation, or social pressures (moral suasion).

See also: ***division of labour; efficiency; transactions costs.***
Elson 1991; Palmer 1995

meso level

Originally, the part of the economy that is controlled by large corporations. In the past decade UNICEF, developing the pioneering work of Frances Stewart, has used the term "meso" more broadly to refer to a level of analysis between the aggregated national economy and the level of individuals, firms and households, to draw attention to the critical policy-making process, especially with respect to public finance issues. Meso policies concern the distributional impact of macro policies, determining which income group, sector and gender bears the brunt of reforms (Stewart 1992, p. 37. Stewart's conceptual contribution is summarised in Rodgers and Cooley, p. 1401). Drawing on institutional economics, some gender specialists have also used "meso" to denote the intermediary role of markets in transmitting signals and allocating resources. In this context, markets are seen as embedded in social relations and thus as "bearers" of gender. Elson and Evers have developed a macro-meso-micro framework for gender-aware country economic analysis.

See also: ***macro-micro; market failure; structural adjustment.***
Cornia et al; Elson 1994; Elson and Evers; Palmer 1995; Rodgers and Cooley.

national accounts

The set of aggregate accounts reporting the value and breakdown of all income and all output of an economy. Many of the services performed, as well as goods produced, by women are invisible to the UN System of National Accounts (SNA), which is the standard system used by almost all countries (the idea of invisibility should not be confused with the term "invisibles" referring to services in SNA trade accounts). Four areas of work are missing or poorly accounted for in national accounts: domestic work, volunteer work, subsistence production, and the informal sector. Both men and women are involved in all of these sectors, but the methodological issues inherent in their measurement have been most intractable in the first two, which are largely performed by women. (Satisfactory means for measuring subsistence agricultural production, which never reaches a market and may be entirely non-monetised, have been devised since the 1950s in most countries. Nevertheless, much of the female component of this type of labour is deemed housework and undercounted.) In 1993, a revised SNA was introduced whereby production within the household for own consumption is included in GNP. However, the revised SNA continues to exclude own-account production of services, including child care, care of the elderly, cooking and cleaning, which are regarded as "non-economic" (UN 1995, p.107).

Through the use of ***time budget surveys***, researchers in scores of countries have been able to identify the hours and type of work that women and men do - work of which they are often unaware. On the basis of such research, UNDP (1995) estimates that women work longer hours than men in every country - an average of 13 percent more in developing countries, based on time use studies incorporating market and unpaid work. In developing countries, two thirds of women's total work is spent in ***unpaid labour.*** Recently, progress has been made to resolve some of the most complex measurement issues, and several countries have produced satellite accounts that measure the value of domestic labour. They employ various input measures based on hours of work, or output measures applying a valuation to the services produced. The value of non-SNA production in industrialised countries has been estimated at "at least half of gross domestic product, and … more than half of private consumption" (Ibid. p97). The successful construction of satellite accounts would help avoid several misleading results, such as the false attribution to growth of GDP when monetisation of a domestic service or subsistence production takes place.

See also: ***statistics.***
UN 1995, Ch. 5; UNDP 1995, Ch. 5; Waring

new household economics

An approach to analysis of the ***household*** which depicts the latter as combining the time of household members with market goods to produce the outputs or commodities it ultimately desires. It ignores the internal organisation and structure of families and households because, in the context of pure neoclassical theory, and analogously to the treatment of firms, the theory assumes a costless and efficient operation. Its subject matter includes not only the market behaviour of the household (supply of labour, demand for goods), but also such phenomena as marriage, fertility, the education of children, and the allocation of time. The seminal treatment is Becker's household production model (Becker 1965). The new household economics is criticised for its assumption that households aggregate utility functions to produce choices which are efficient for all its members, which it portrays as an internal harmony of interests within the household; for its assumption that resources are pooled within the household; and for its assumption that the allocation of labour and income is ***Pareto optimal*** for the household. (Pollak 1985).

See also, ***intra-household allocation, transaction costs.***
Becker 1965, 1981; Folbre 1986a, b; Humphries; Kabeer 1994, p.95-135; Sen 1990.

Pareto optimality

In welfare economics, an equilibrium situation where no individual could be allocated more (utility, or welfare) without someone else being allocated less. It is important to recognise that such an allocation makes no comment on the evenness of income distribution: Pareto optimality is compatible with extremely uneven, as well as perfectly egalitarian, income distribution (Elson 1993, p. 103 n.1; discussion in Feldman pp.890-895); the term is useful for its definition of a concept of improvement. A Pareto improvement is a change in welfare that makes any person or part of the community better off without decreasing the welfare of any other person or part, and a Pareto improvement may take place even if the majority of the population experiences no benefit. Pareto efficiency and optimality theorems have been significant in their use to generate a framework for evaluation of government intervention, in taxation and redistributive policy (see discussion in Lockwood pp.812-813).

Pareto optimality/***efficiency*** arguments have been invoked to justify expenditure compression in ***structural adjustment*** programmes. In this context, gender economists have criticised the short time frame of Pareto optimisation, pointing out that what may be efficient in the short term, and efficient for one sector - such as removing services from the public sector - may merely shuffle them off as an additional cost to another sector (onto women's ***unpaid labour***, for example). This may run down investments in human capital over the medium and long term. Maria Floro, for example, summarises 11 studies between 1983 and 1991 that show deterioration of standards of well-being of women and children as hours of work increased, in the course of adjustment programmes. (Floro pp.1921-1924). Pauline Rose shows declining progress in narrowing gender gaps in school enrolment rates in countries that are deemed successful in implementing adjustment (Rose pp.1942-44).

See also: ***efficiency.***
Elson 1993; Palmer 1991.

primary and secondary claims

The hierarchy of ***entitlements*** to a stream of income, either a direct right, or an entitlement mediated via a social or legal relationship. Recognising the existence of gender as a dimension of entitlement structures brings this distinction to prominence. Both primary and secondary claims may be earnings, but claims may also include land assets, rights to use of community land, and inherited wealth. Primary claims are those that persons enjoy as a product of their own work, inheritance or status. Secondary claims, by contrast, are claims to income or assets which are accorded as transfers, whether by the state in the form of subsidies or support payments, or by families as support, shares of income, or gifts; secondary claims result from the transfer of primary claims.

Transfers may be made formally, in state programmes, and formally or informally within small-scale societies where they may take the form of gifts and sharing. Between these two extremes is the more common, contemporary case - the large number of developing country economies, where government programmes are not extensive, and historically existing, informal sharing has largely disappeared. In this setting, primary claims are of great importance in determining well-being, and transfers are limited. However, a preponderant share of women's claims result from transfers. Women may have access to cropping or grazing land exclusively through marriage. They may enjoy commune or village membership via the same route. And they may be dependent on government programmes for staple food subsidies or health services. Primary claims are more secure - and would be under less threat in the event of marriage breakdown, for example. (Stewart 1983, pp. 4-5; 306-8.) (See ***bargaining models***).

Secondary claims are highly sensitive to changing asset-owning regimes, such as the private titling of communal lands that is generally required under ***structural adjustment*** and transformation programmes. They are also subject to decline when state expenditure is contracted under both stabilisation and structural adjustment policy. A World Bank-initiated discussion of gender and property rights in 1997, with participants from 29 countries, noted that "women have faced significant barriers in obtaining rights through purchase, inheritance, and state titling programmes", and that gender asymmetries in asset ownership have important consequences for efficiency, equity and environmental concerns (Meizen-Dick et al. 1997a, p.1300; 1997b, p.1304 ff.). In economies transforming from state and/or collective ownership regimes, tracking changes in the legal framework as they affect primary and secondary claims is a key element in monitoring shifts in women's and men's ***entitlements*** to assets and income (Alexander).

Stewart 1983, 1992.

public finance

Spending by government at any level, including investments, transfers, public sector employment, and government's purchases; as well as revenue generation through, e.g., taxation and charging for public services. The management of public finances was transformed by the shift to fiscal conservatism in the 1980s, emphasising control of inflation and public debt, with much greater emphasis on reducing and restraining public expenditure and reducing levels of direct taxation. Arguably, the fiscal restraint of the 1980s led to the shifting of costs from the state onto women (see ***structural adjustment***).

In the 1990s, "new growth theory" which emphasises complementarities between growth and equity, has influenced thinking on public spending. This theory holds that long-term, strategic investments in public education, health, infrastructure and market access will help "crowd in" private sector responses. Inspired by ideas from these theories on growth, and by their emphasis on the symbiosis of equity and efficiency, feminist economists have argued that the fiscal policies behind ***structural adjustment*** measures can be designed to support the supply response of economic agents, particularly where markets have been absent or biased. This is translated into arguments for public investment in infrastructure and human resources which will enable women to gain access to remunerative work. For example, a senior economist in Jamaica improved provision for feeder roads from the hill areas inhabited by women farmers who lacked access to markets, arguing that this would enable them to attain higher productivity. Targeted spending by agricultural ministries on extension services for women farmers has often led to higher returns.

Equally, on the revenue raising side, mechanisms can be devised which reduce gender bias, e.g. through exempting basic goods – largely purchased by women - from VAT, or removing charges for lower level services such as primary education or maternal health care where girls and women predominate. A gender equity perspective can enable revenues and expenditures to become better targeted and coordinated, for example through recognising cross sectoral interests, such as the need for improved health services in peak agricultural labour periods.

See also: ***benefit incidence analysis****;* ***budgets, gender.***
Palmer 1995; Van de Walle and Nead; Waring.

reproduction labour tax

The requirement imposed on women to discharge obligations to family maintenance before presenting themselves on the labour market. This obligation, paid in labour time and commitment, functions in the same way as a money tax, because it reduces money wages conventionally paid to women for equivalent work. For example, in developing economies, female agricultural workers are, by tradition, paid a lower wage than males, even in the same or more arduous tasks. Traditional explanations allude to women's lower reservation wage, that is founded on their lower mobility because of family obligations, and reduced scope for extending their job search. The tax does not enable women to demand a higher wage, because, under conditions of labour availability, women are price takers, not price makers in the market. This concept has been used as a shorthand to refer to the inequality in the terms of trade between men's and women's labour. It is important because it offers a theoretical structural link between prices and conditions of non-monetised (domestic) and monetised (market) labour.

See: ***bargaining models; reproductive sector; unpaid labour.***
Palmer 1991; Elson 1999

reproductive sector

The part of human activity, both material and social, that is concerned with the process of caring for the present and future labour force, and the human population as a whole, including the domestic provisioning of food, clothing and shelter. Social reproduction is the provisioning of all such needs throughout the economy, whether part of the paid or unpaid components. (Elson refers to this sector as the "care economy" see Elson1997b, p. 9 and a recent treatment of the concept and measurement of "care", more narrowly focussed on food and nutrition, in Engle, Menon and Haddad). Economics treats reproductive labour differently from the maintenance of capital equipment, which is unequivocally accepted as an economic activity. The reproductive sector is generally unpaid and usually excluded from ***national accounts.*** Reproductive labour is in large measure performed by women, and takes up an extremely high proportion of the time allocation of women. (See examples in ***unpaid labour.***)

In several recent models of gender in the macroeconomy, the reproductive sector functions as a constraint on the expansion of the productive sector. This approach can throw light on the exacerbation of crisis in medium-term ***structural adjustment*** programmes that increase pressures on human capital, to the point of threatening the viability of the reproductive sector, or compromising its ability to respond to incentives.

See also: ***economic models****.*
Darity; Elson 1997b; Engle, Menon and Haddad; Humphries and Rubery 1984; Folbre 1994; Walters

social accounting matrix (SAM)

A social accounting matrix is a linked set of statistical tables which provides a schematic portrayal of the circular flow of income in the economy at a single point in time, including activities and commodities, factors of production, and certain institutions. It makes possible the determination of balances for all commodities and budget constraints for all agents. A SAM could be used to assemble the data for a computable general equilibrium model of an economy, for example, in the gender and international trade modeling work cited above (Fontana). General equilibrium models are of particular value for testing the effects of particular policy measures, where partial analysis is not comprehensive enough to deal with indirect and multi-agent effects (Gunning and Keyzer, p.2026).

However, standard SAMs do not offer much gender-disaggregated data. Recently, statisticians in the Netherlands have augmented standard SAMs to provide additional information on the characteristics of economic agents which affect consumption behaviour and income-generating activities, and time (sub-divided into income generation, reproduction and leisure), and have produced a framework called System of Economic and Social Accounting Matrix and Extensions, or SESAME. This work provides the possibility of disaggregating data by additional dimensions that are deemed to affect the structure of the economy. One of the immediate applications apparent from having such information available is to attempt estimation of parameters of the impact of gender relations, for example, on consumption, or on public services demand during economic adjustment.

See ***economic model.***
Gunning and Keyzer; Kazemier and Keuning.

statistics

A set of methods for the collection, presentation, summary and analysis of data with a view to the drawing of valid conclusions. Data are the raw material of empirical economics. However, there is a scarcity of data that allow for separate examination of the characteristics or conditions of women and men, or for analysis of gendered categories in economics. Several examples illustrate this problem. Some data in national census and survey reports are not available in a gender-disaggregated form; therefore it is impossible to monitor changes in access to resources over time. Certain categories embody assumptions about economic roles; for example, the term “head of household” frequently elicits underreporting of households where women play the leading economic role. The undercounting of ***unpaid labour*** affects tasks performed by women more frequently than it does those done by men.

The improvement of statistical methods to reflect gender issues has been a commitment of national statistical agencies since the UN Decade for Women which began in 1975. Since that date progress has been uneven. Areas of significant progress, however, include the reporting of women's access to education, and the development of techniques for identifying and measuring informal and unpaid work (Beneria 1992). Diane Elson has argued recently that rising rates of female participation in worldwide labour force reports "is in part a statistical artifact. An unknown proportion of the rise is due to improvements in accounting for women's economic activity - reflecting to some degree changes in perceptions of what counts as work, both the perceptions of statisticians and enumerators, and perhaps also, the perceptions of respondents to surveys." (Elson 1999, p. 614). She reports that a new definition of work introduced in the Pakistan labour force survey for 1991-92, for example, raised the participation rate for rural women from 13.9 percent (if the old definition were used) to 45.9 percent (under the revised definition) - by including such activities as post-harvest processing of crops, rearing livestock, construction work, collecting firewood and fetching water, making clothes, weaving, and domestic work for which a payment was made (ibid.). This highlights the importance of augmenting official commitments to the collection of gender-disaggregated data, by adding practical investigation and multi-country exchanges on data definition and collection issues, analysis and uses.

Beneria 1992; Evans; Hedman, Perucci and Sundstrom; UN 1994, 1995, 2000 forthcoming; UNSTAT.

structural adjustment

A process of market-oriented economic reform aimed at restoring a sustainable balance of payments, reducing inflation, and creating the conditions for sustainable growth in per capita income. Becoming common among developing countries in the 1980s, structural adjustment programmes (SAPs) have usually been undertaken in response to a balance of payments crisis. They generally begin with stabilisation measures (adjusting the demand side to reduce "internal and external gaps" - deficits in the current account and budget balances). This first phase is directed at restoring the macroeconomic balance and reducing inflation, "by bringing the level of demand and its composition (tradeable relative to non-tradeable goods) into line with the level of output and the financeable level of the trade deficit." (Corbo and Fischer pp. 2847 ff.) Typical stabilization measures are spending cuts in the public sector and tight monetary policy, to dampen inflationary pressures.

At the same time more medium-term measures are taken, via institutional reforms in sectors and markets (i.e. at the ***meso level***), to restructure the economy to raise growth and transform its capacity to finance its own investments.

> Typical measures include: liberalizing the trade regime; removing price controls; deregulating domestic goods markets; reforming the public sector, including the tax system, the structure of government spending, and state-owned enterprises; removing constraints on factor employment and mobility; deregulating domestic financial markets and removing obstacles to saving and investment; and creating and strengthening institutions to support stabilization and structural transformation. (Ibid.)

The idea behind these policy measures is to change resource allocation by changing incentives, using the price mechanism rather than direct controls. Again, in production the goal is to shift resources from non-tradeables to tradeables, and in consumption, to reduce spending in certain areas including purchases of certain imports. Assessment of the impact of structural adjustment must therefore take into account short- and medium-to-long-term elements of the programmes.

In the 1980s at least 75 developing countries undertook such programmes, with loans from the World Bank and IMF. Despite scores of studies which have undertaken cross-country and individual evaluations of structural adjustment, there is little consensus, not only as to the human development impact of SAPs, but as to the success of the programmes themselves. There are generally acknowledged reasons why policy impact evaluation is difficult: it is difficult to estimate a counterfactual case ("before-and-after", or "with/without" the SAP), and to isolate the effects of the programme from the crisis conditions giving rise to its adoption; it is often the case that the SAP is only partially implemented, therefore the evaluation may purport to assess a programme that has not in fact been put in place; in any event it is not the programme but the changes in performance indicators that are measured - the transmission from programme to indicators is an assumption, often questionable. In addition, the relevance of institutional rigidities and social structures which include gender dimensions, has been shown in empirical work and in theoretical models. Furthermore, the reliability of data has been questioned in every area, including its gender-based biases.

Several development agencies in industrialised countries have adopted policies to review their aid to adjustment programmes, and have prepared guides to help programme officers review implementation of economic adjustment policy with a view to gender and related effects. Specialists in impact assessment have identified certain gender dimensions that affect the implementation of SAPs, or gender differentials in the burden of adjustment, including the following.

Direct impact: Data from many countries show that women have a higher reliance on public services, and responsibility for children's access to these services, and therefore lose out disproportionately when these services are reduced (Elson 1991; World Bank 1995, pp.58-59). Depending on whether women are more or less likely to be employed in the public service, they will be more or less affected by retrenchment of jobs under budget reforms. (Haddad et al. 1995, pp. 883 ff.). If the costs of adjustment are borne disproportionately by women, this may in turn constrain implementation in other ways (e.g. through failure of the ***supply response***). Other kinds of direct impact could include price changes in staple foods and medicines, provision of which is generally the responsibility of women.

Indirect impact: When women take up new market activities in response to changed incentive structures, there may be impact on other family members. They may leave behind essential tasks, such as meal preparation, cleaning and childcare, and homecare of the sick. The resulting withdrawal of children, usually girls, to take up these tasks is an illustration of the real value of housework to the household unit, relative to the family's expected private return from schooling for girls. The opportunity cost of sending a girl to school is now as high as the value of the household work that cannot be dispensed with. Even though neither this cost, nor the full cost of schooling, are set out in explicit accounts, the decision-making family is acting on the basis of implicit calculations of these balances. (Ibid.).

Drawing on these ideas and related evidence, some economists have argued that structural adjustment policies are "male biased" in their design and implementation, because they fail to take into account gendered dimensions of the economy such as women's preponderance in the reproductive sector, the gender disivion of labour and inequalities in intrahousehold allocation (Elson 1991). Others contend that they are gender neutral in intent, but interact with pre-existing conditions to produce gender biased outcomes (Haddad et al. 1995).

See also: ***budgets, gender; financial sector reform; public finance; statistics.***
Afshar and Dennis; Çagatay and Osler; Corbo and Fischer; Elson 1991, 1992, 1994, 1995; Haddad et al. 1995; Palmer, 1991; special section on women workers in ***World Development 27:3***

supply response

The increase in output as a result of changed incentives, much discussed in relation to market liberalisation under ***structural adjustment***, particularly in the agricultural sector. Evidence shows that supply response has been mixed, is lower in aggregate than for individual crops (where switching may occur) and may be as responsive to non-price as well as price factors (Chibber).

Some evidence also suggests that men and women farmers have shown different responses to changed price incentives (Wold). Non-price mechanisms, such as the burden of household work, may reduce the response of women (relative to men) to price incentives. The gender ***division of labour*** may prevent women from working in some export production crops or activities, or, what is more common, may preclude men taking up a larger share of household tasks so that women might shift their labour resource. Such constraints on the supply of women's ***unpaid labour*** limit their ability to enter market activities. In much of West Africa, for example, men and women till separate fields, and each woman may be responsible for supplying the produce to support her own children. In general, the more distinct are men's and women's farming operations, the more rigidly defined is the gendered division of labour. (Palmer 1988, 1991). These constraints limit the mobility of one of the factors of production, labour, necessary for successful ***structural adjustment***. Limited labour mobility of women has been meticulously tested (and found to be significant) for Ivory Coast by Horsnell, for Tanzania by Tibaijuka 1994, and demonstrated more generally by Collier 1988, Elson 1991, Haddad et al 1994 (cited in Haddad et al. 1995, p. 888).

Limited response to incentive changes may come about by failure of the transmission mechanism to present incentives to some agents. Koopman (1990) provides cases to show that the asymmetry of household-level control over income can limit women's participation in the production of tradeables (due to low expected benefit), and that this effect may be more important than the time constraint (ibid. p. 888). That is, women may not expect to receive payment for export crops into their hands directly, with the result that they may be unwilling to take time from subsistence or non-tradeable activities to engage in production from which they or their children will derive little or no benefit (see ***intra-household allocation***.) At the macro level, Darity has suggested that women's unwillingness to supply labour for male-controlled export production may be responsible for poor supply response in African agriculture.

See also: ***bargaining model.***
Darity; Haddad et al. 1995; Palmer 1991; Wold.

time budget survey

Studies used to investigate the allocation of time among different tasks (and leisure). Other terms for such work include "time use studies" and "time allocation studies". They have been used to investigate the links between work patterns and environmental degradation and change (UNDP, 1995: 92-3); to compare the amount of leisure which individuals and societies enjoy as a measure of welfare at both micro and macro levels (Acharya); to provide a more accurate picture of activity in rural areas where non-market work is prevalent (Acharya and Bennett, 1981, cited in ibid.), and more recently to assess the extent of involvement in unpaid labour by gender and age. They can be based on observation, recall or diary keeping, or a combination of methods (see UNDP 1995, pp. 88-96 for a summary of studies in 31 countries).

Time budget surveys have revealed the failure of conventional labour statistics to capture the extent, range and complexity of activities in which individuals engage, particularly in developing countries, and particularly among women, for whom multi-tasking is common. For example, the 1971 Census in Nepal gave an activity rate for women of 35 percent compared to 83 percent for men. By contrast, time use surveys conducted in Nepal found that women worked 4.62 hours a day compared to 5.81 hours per day for men, including only those activities which fall under conventional definition of employment. Overall, men worked 7.51 hours per day compared to 10.81 for women. (Acharya pp.5, 12).

Time use surveys across a range of developing countries have revealed that the overall burden of work varies greatly, with a much higher work burden in rural than urban areas. In general, though, in all places women work more hours than men, whilst women spend far less time in market work (around one third) than men (about three quarters) (UNDP, 1995: 91-2).

Time use surveys have been conducted in Canada (since 1978) and Norway as part of official data collection systems and a major survey in three tranches to capture seasonal variations, has recently been piloted for Statistics South Africa, with full results due in 2001. Time use data provide an important input into the process of valuing non-market work in national accounts, and also allow for analysis of the effects of changes in public spending on time use.

*See **national accounts, statistics, unpaid labour***
Acharya; UN 1995, Ch.5; UNDP 1995, Ch. 4; World Bank 1995.

trade expansion

In the past 15-20 years trade has expanded at more than twice the pace of GDP growth, based on advances in communications and the global financial structure, and on transportation and production technology. Most of the value of this expansion has come from trade in manufactures: merchandise exports have roughly doubled from 10 percent to 20 percent of the total. And the developing countries have raised their share of trade in GDP from about 33 percent in the mid-1980s to 43 percent at the end of the 1990s (Mehra and Gammage p. 533).

Evidence from many countries shows that this expansion of trade has led to increased wage employment of women in most regions, and that there is a clear statistical relationship between increasing export orientation and a greater intensity of use of female labour power. In 1989, Guy Standing published a study reporting "global feminization" of the labour force as a consequence of trends in worldwide production. In 1991, Adrian Wood showed the robustness of this relationship for 35 developing countries (Standing, 1989; Wood). A 1999 collection of papers revisits the hypotheses of that period and finds the increasing presence of women in wage labour to have continued; however, debate on the overall outcome for gender equity is far from resolved (**World Development 27:3**).

While ample data show that women's participation in the labour force continues to rise, there is also strong evidence that in many areas there has been resistance to closing gender gaps in wages (Hare; Horton pp.575-579; Tzannatos; Standing 1999, pp.589-595). Other effects of trade, from studies of the whole decade, include greater participation of women in new areas of the service sector, particularly in computer-based financial and tele-communications services (Joekes 1995); and a greater demand for "flexible" labour - e.g. part-time, short-time, non-unionised, home and sub-contracted workers (Standing 1989, 1999).

*See also, **globalisation**.*
*Fontana, Joekes and Masika; Fontana and Wood; Joekes; Joekes and Weston; Standing 1989; Wood; **World Development 27:3.***

transaction costs

The costs of operating an economic system, or of an economic exchange within it, including costs incurred in establishing or carrying out a contract. These may include costs of obtaining information, of negotiation, of establishing a basis for trust and credit, and so on; whatever the varied forms they take, the aggregate of all transactions costs is relevant to the basic objective of cost minimisation (Lin and Nugent, p. 2319). Every economic community erects institutions, including abstract ones such as market practices, the legal system, or the ***financial sector*** as a whole, which can be thought of as ways to reduce the frictions that make up the cost of transactions. Within institutions, whether firms or ***households***, existing understandings and ongoing relationships eliminate the need for explicit negotiation of contracts for each exchange of goods or labour. Therefore, such institutions can be said to "reduce transaction costs."

The concept of transaction costs has been accepted by neoclassical economists as an element in real costs, whose presence does not on their own mean that an economy lacks ***efficiency***. The **New Palgrave** states: "Transaction costs arise from the transfer of ownership or, more generally, of property rights, private property and exchange." (Eatwell et al., **Vol. 4,** P. 676). Via their technology for smoothing transactions frictions, larger firms realise economies of scale, and "It is well known that in the presence of scale economies, competition may not lead to an ***efficient*** allocation of resources." (Ibid. p. 678). That is, large firms may achieve monopoly presence in markets where they are able to reduce transaction costs more than might be done by a multiplicity of smaller firms. This idea opens up the issue of the operation of markets in developing areas where many scale economies are not present - including credit extension and other financial services, wage bargaining and small entrepreneurship. An important application of transaction cost analysis is to provide a framework for analysing contractual choices (Lin and Nugent p.2315 ff.).

Development economists have often focused on the high transaction costs in developing areas - costs which are borne by the poor. (See discussions of micro-credit in, e.g. Bell, Hossain). Economists in gender fields, working in this framework, have used the concepts in two major ways:

1. to explore unequal terms of trade in credit and in labour markets because of the unequal burden of transaction costs (for information, trust/contracting) that falls on women
2. in developing a transaction cost analysis of families and ***households***, as institutions which settle certain distributional issues - for work, leisure and consumption goods - through existing pre-arrangements, and via implicit and explicit contracts.

See also: ***bargaining models; financial sector; household.***
Eatwell et al. ***Vol. 4,*** *pp.676-679; Haddad, Hoddinott and Alderman; Palmer 1994; Pollak.*

unpaid labour

Work that produces goods or services but is unremunerated. It includes domestic labour, subsistence production and the unpaid production of items for market. Not to be confused with "unpaid family labour", a term used in some developing country statistical agencies as a category to cover production of marketed goods in the home or on the farm without pay, as in home-based industries and rural production. Strict neoclassical approaches reject the term 'unpaid', since under neoclassical assumptions the decision to supply labour is taken voluntarily and rationally, in expectation of a return whether in kind or cash. However, the term is analytically useful in the case of the performance of domestic labour because its product, the maintenance of the labour force, is a benefit to the economy as a whole, but is not paid for by the economy as a whole. The macroeconomy is itself benefiting from provision of a public good; it is a "free rider" at the expense of women, who are the main labour force in the unpaid sector (see ***externality***). (Palmer 1991, pp. 29 ff; 1994, p.15.;Elson 1995 [1991], p. 175).

UNDP (1995: 97) estimates that, world wide, unpaid labour if valued at prevailing wages would amount to $16 trillion, or about 70 percent more than the estimated $23 trillion of total world output. About two thirds of this is work done by women. The Platform for Action adopted at the 1995 Fourth World Conference on Women (Beijing) commits governments to work towards incorporating the measurement and valuation of women's household work into their ***national accounts.*** Several countries (including Canada, Norway and Netherlands) have prepared "satellite accounts" to present and track changes in unpaid work. The preparation of satellite accounts to measure household production is explained in UN (1995, p. 107). The failure to recognise unpaid agricultural work results in underestimates of women's participation in the labour force. For example, in its 1981 census Dominica reported a female labour force participation rate of 21 percent; however, a study three years later indicated a rate of 84 percent, because, unlike the census, it included such activities as cultivation of gardens and animal husbandry (World Bank 1995, pp. 15-16).

See also: ***marginal productivity; statistics; time budget surveys.***
Elson 1991; Palmer 1994; UN 1995, Ch. 5; UNDP 1995 Ch. 4; World Bank 1995 Ch. 1

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