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***World Development Report 2012: Gender Equality and Development***  
**An Opportunity Both Welcome and Missed (An Extended Commentary)**

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5 October 2011

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The *World Development Report 2012: Gender Equality and Development* (WDR 2012 for short) was released on 18 September 2011. That the World Bank has devoted its 2012 flagship publication to the topic of gender equality is a welcome opportunity for widening the intellectual space. However, it is also a missed opportunity. By failing to engage seriously with the gender biases of macroeconomic policy agendas that define contemporary globalization, and by reducing social policy to a narrow focus on conditional cash transfers, the report is unable to provide a credible and even-handed analysis of the challenges that confront gender equality in the 21<sup>st</sup> century and appropriate policy responses for creating more equal societies.

This is the first time the World Bank has devoted its annual flagship publication to the topic of gender equality.<sup>1</sup> Given the stature of *World Development Report* and its influence on development debates, the 2012 edition is likely to attract the attention of numerous actors, both governmental and non-governmental. So what are we to make of the analysis and the messages that emerge from this report? Does it make a convincing case for the busy policy-maker to pay attention to gender equality? And, more importantly, does it provide useful policy insights that can further the cause of gender justice, especially the interests of those women who find themselves on the lower rungs of our increasingly unequal and polarized societies?

The report (of 371 pages divided into nine chapters) draws on an extensive body of commissioned background papers, in-house research and publications, and the wider literature on numerous dimensions of gender inequality examined in the report. It has a relatively expansive understanding of gender inequality embracing: a) gender gaps in “human capital” (education, and excess female mortality); b) gender differences in economic opportunities (earnings, productivity); and c) gender differences in “voice” and “agency”. Yet despite the relatively diverse set of gender issues examined—not only “economic” (incomes, wages, assets), but also “social” (health, education, social security) and “political” (voice/agency, political representation)—*WDR 2012* ultimately falls short of what many feminist scholars and activists would have hoped to see. First, however, a brief overview of the report’s structure and key arguments.

The report begins by reviewing areas of “progress” in gender equality (chapter 1), followed by an examination of the issue areas, geographical spaces, and social groups where inequalities remain stubbornly in place. The good news (chapter 1) is about progress in female education, especially at the primary level, but also at secondary and tertiary levels (in some regions); improved nutrition and life expectancy in general, and for women in particular (though far more unevenly than the rise in primary school enrolment); the rise in women’s labour force participation; as well as progress in women’s formal rights through legal reforms and constitutional guarantees. The not-so-good news (chapter 2) is that even in areas where progress has been made, there is considerable unevenness (especially among poorer and socially marginalized households), and that some of these are stark, life-threatening, and getting worse: the persistence of highly adverse sex ratios at birth in otherwise booming China and India, the excess mortality of men in some post-transition countries, as well as high levels of maternal mortality in sub-Saharan Africa and South Asia. There is also bad news on the employment front given the continued segregation of labour markets which

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<sup>1</sup> The World Bank has produced other publications on the theme, most notably the 2001 Policy Research Report, *Engendering Development Through Gender Equality in Rights, Resources, and Voice*.

contributes to gender gaps in earnings, as well as the persistent allocation of unpaid domestic and care work to women and girls. Women are also less likely to have “voice” and hold political office, and more likely to suffer from violence at the hands of partners and other people they know. The next three chapters elaborate on the three critical areas of female disadvantage identified by the report for in-depth analysis: education and health (chapter 3), agency (chapter 4), and employment (chapter 5). This is followed by a separate discussion (chapter 6) of globalization’s impact on women’s employment, largely focused on trade liberalization and the availability of ICTs. Chapters 7 and 8 then elaborate the policy agenda for gender equality and the “political economy of gender reform” (respectively), and chapter 9 concludes by spelling out “a global agenda for greater gender equality”.

To start with, a number of significant and positive messages emerge from the report—significant because they are coming from the World Bank, and more specifically from the organization’s annual flagship publication, rather than being novel or cutting-edge in a more general sense.<sup>2</sup> Needless to say, the links between the discursive shifts introduced by the flagship publication and the policy conditions attached to World Bank loans (and spelled out in Memoranda of Understanding between the World Bank and governments that borrow from the World Bank) are somewhat tenuous (Razavi 2006). Nevertheless, as Diane Elson (2009) points out, discursive shifts in key World Bank documents are noteworthy to the extent that they signal changes at the ideational level, and widen the intellectual space available for debating development with powerful actors and “challenging and changing the ‘common sense’ about development” (p.36).

First, those who have heard the World Bank always make the instrumental argument for gender equality, will be pleased to know that this report (like *WDR 2006*) underlines the intrinsic value of gender equality; “gender equality matters intrinsically” because the ability to live the life of one’s own choosing is “a basic *human right*” (p.3, emphasis mine), without forgetting that it is also “smart economics” contributing to economic efficiency and the achievement of other key development outcomes. Given the attention to rights, the report (like World Bank 2001) has a lot to say about the role of family laws and other legislation that affect women’s rights within the family (especially in relation to property ownership, on which more below).

Second, and refreshingly, the attention to the intrinsic value of gender equality seems also to have triggered some interest in gender equality as a political project. This is not only about “agency/voice” of individual women “bargaining” with men within households (although this is central to the conceptual framing of the report), but also, though less centrally, about women’s engagement in collective action and associations and the role of women’s movements and feminist groups (chapters 4 and 8) in moving the agenda forward, complemented by the positive contribution of international human rights instruments such as CEDAW (despite some glaring silences, as we elaborate below).

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<sup>2</sup> Many of the themes covered in this report have already been covered in other global reports, among them UNIFEM’s *Progress of the World’s Women* (2000, 2005) and UNRISD’s *Gender Equality: Striving for Justice in an Unequal World* (2005).

Third, and importantly, going against the “growth is good for gender equality”-type of argument put forward by World Bank economists in the past (e.g. Dollar and Gatti 1999, World Bank 2001), at many different points in this report (including on p.5 of the Overview and in the “Main Messages”) the report acknowledges that gender equality (across numerous dimensions) will not occur automatically as countries get richer. For example (on pages 120-121), the report states that excess female mortality (whether during childhood or adulthood) has changed little or even worsened in countries that have grown rapidly (e.g. China, India, Angola) whereas in others with less growth there have been dramatic declines (e.g. Nepal): “the lack of a relationship between gender disadvantages in mortality and income growth is consistent with a large literature that comes to the same conclusion” (p.121). A similar assessment is made for gender-based industrial and occupational segregation, which the report argues is “persistent (over time) and consistent (across countries)” (p.215) (more on this below).

Fourth, attention is paid to the unequal division of unpaid domestic and care work between women and men, seen as a factor that restricts women’s economic options and their access to social security (pp.217-223) as well as their opportunities to engage in political activism.<sup>3</sup> More can be said about the policy implications the report draws from this analysis (further below).

Despite these positive features, which could potentially take the World Bank’s work on gender equality forward in some ways, there are a number of major gaps and problematic policy implications that require critical scrutiny.

**First, despite the welcome attention to labour markets, employment issues, and persistent gender-based segregation** (chapter 5), the analysis of these critical and timely issues falls short in several important respects.

*Gender wage gaps.* Women’s disproportionate responsibility for the unpaid work of caring for dependents, as the report rightly points out, is one of the factors that limits and shapes their access to paid work. The failure of labour markets to acknowledge the contribution of unpaid reproductive work (in producing labour) to the functioning of any economy is not, however, seen by the Bank as a reflection of the fact that labour markets are “bearers of gender”, as feminists have long argued (Whitehead 1979, Elson 1999). Labour markets are gendered institutions also by operating on the basis of formal rules and informal practices that value male and female labour differently, regardless of the levels of “human capital” that they embody. *WDR 2012* acknowledges that with the closing of the education gap it is difficult to explain the observed gap between women’s and men’s wages in terms of educational attainments (p.203), but then cautions that the remaining gender wage gap that persists may reflect “additional unobserved or unmeasured differences in worker and job characteristics between women and men” (p.205). The problem with this reasoning—as with the human capital “explanation” for gender based wage gaps—is that differences between female and male workers (for example, in terms of their “human capital” endowments) are themselves very often the outcome of structural and discriminatory forces, such as

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<sup>3</sup> It is encouraging too that rather than drawing on out-dated and secondary data sources for developed countries, as Diane Elson (2009) noted in relation to *WDR 2006*, the World Bank has devoted some resources to analyzing the time use survey data that is now available for a number of developing countries.

fewer years of labour market experience due to care-related interruptions in paid work (which the report acknowledges), but also gendered definitions of skill “that are saturated with sexual bias” (Phillips and Taylor 1980: 79).

In the neoclassical worldview labour markets are neutral arenas where buyers and sellers of labour interact. The erosion of gender wage gaps in this textbook world would require the elimination of all gender difference: women would have to ensure that they have the same characteristics and tastes as men (similar years of schooling, studying the same subjects, obtaining the same training, doing similar jobs etc.). However, if we see labour markets for what they are: social institutions that operate on the basis of social norms and power inequalities, then it is not too difficult to understand why patriarchal and racialized strategies are deployed to create hierarchical structures that further the effective control and exploitation of the workforce. The fact that labour market rules and norms “contribute to employment segregation” is not indicative of “market failure”, but part of how real markets (as opposed to the abstract market of neo-classical textbooks) operate. The solution then is not for women to give up nursing in order to become engineers (because nursing is a female-dominated sector that is not “valued” by the market), but to create social mechanisms that reduce wage gaps through effective institutions that represent the interests of different groups of workers (solidarity wage-setting). Sweden may have one of the most gender segregated labour markets in the world,<sup>4</sup> “like Bangladesh” as the report notes (p.210), but this has not translated into large (compared to other OECD countries) gender based wage gaps, given the wage compression policies adopted by Swedish trade unions (Melkas and Anker 2003).

*Informality.* Although *WDR 2012* makes occasional reference to “the important challenges [that] remain for those outside formal employment” (p.267 and Box 6.5), there seems to be little recognition of the tremendous changes that have swept labour markets throughout the world, adversely affecting the security of workers (Standing 2010). Sure, women (even in the advanced capitalist countries) did not figure prominently among the male breadwinners who were the main beneficiaries of the post-1945 welfare state, their access to social benefits such as old age pensions often mediated through their marital relations. But, it is nevertheless a fact that as women have increased their participation in the labour force the structure of the labour market has changed and informal/unprotected types of work have become the norm—“feminization of labour” in the double sense of the term (Standing 1989). Moreover, as the report acknowledges in passing (p.231-2), public sector employment has frequently offered women, especially educated women, a foothold in formal wage employment, and (one can add) an avenue for upward social mobility. Yet what the report fails to mention is that this is the very sector that has been under attack for several decades, as evidence from the first round of structural adjustment policies, with their emphasis on “downsizing” in Africa suggested. There is now more recognition by the World Bank of the need to build state capacity, and today’s civil service reforms stress a package of “new public management” measures (Bangura 2000, UNRISD 2010). But some of the incentives, such as improvement in pay and working conditions, seem to have been concentrated in the top ranks of the civil

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<sup>4</sup> The point that the labour market in “woman-friendly” Sweden is highly gender-segregated has been made for some time now (e.g. Borchorst 1994, Melkas and Anker 2003); Swedish women are also more likely than men to work in part-time jobs, but in Sweden these tend to be “good jobs” with relatively long hours and relatively good pay and social protection.

service (in Ministries of Finance and Central Banks), while front-line services providers, be it nurses or teachers, continue to work under highly adverse conditions (Meena 2010). *WDR 2012* is silent on the plight of these women public sector workers.

The report's policy recommendations in the area of employment more broadly are also weak: facilitating "part-time work" for women (despite its well-known disadvantages in terms of earnings and social benefits) and "labour activation policies" to better connect labour supply and demand. How such steps are going to tackle the problem of structural unemployment and underemployment that grips the global economy is far from obvious. Nor is there mention of the deleterious affects of what Diane Elson and Nilufer Cagatay (2000) call the "deflationary bias" of macroeconomic policy on employment generation. As far as *WDR 2012* is concerned employment remains an issue for micro policies. However, macroeconomic policies and what are called industrial policies that are not explicitly about employment often play a more important role in stimulating demand and generating employment than explicit labour market policies such as labour market training. This is particularly the case in developing countries, with very high levels of structural unemployment and underemployment.

The report provides a rosy assessment of employment generation for women in the export-oriented sectors, drawing on the (partial) evidence that in some contexts the jobs provided in these sectors, for example garment manufacturing or horticultural production, are preferable to other options that have been hitherto available to women, for example in smallholder agriculture or domestic work in the cities. The point is well-taken, but is also a reflection of how limited and dire the options in many countries are. Moreover, there is no mention of what Catherine Dolan and Kristina Sorby (in a World Bank publication) call a "dual employment strategy" by employers in these export-oriented sectors to manage risk, consisting of a "nucleus" of largely male, skilled, permanent workers and a periphery of "flexible" relatively "unskilled" female workers (2003: 29).<sup>5</sup> Nor is there any mention of the health hazards to which women workers are exposed: the exposure to pesticides in the horticultural sector, the intense "burnout" in garments and electronic manufacturing that explain the high levels of labour turnover. There is also complete silence about job losses in the context of trade liberalization (i.e. trade liberalization is a two-way process: cheap imports displace local manufacturing employment), particularly in textiles and garments (Ghosh 2003).

**Second, moving to the analysis of unpaid work**, the recommendations about the critical importance of public investment in infrastructure, especially the provision of clean water and sanitation, are perhaps among the more strategic element emerging from the report—with a nice reference to the high "social rate of return for the provision of clean water" (p.138) in response to those who deem this solution "to be 'too' expensive" (p.138). But when it comes to the provision of services, for health and child care, the analysis becomes vague and problematic. Maternal mortality, a major concern of the report, we are told, is going to decrease as levels of fertility drop (p.130) and by providing skilled birth attendants (p.293). The latter, the report notes,

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<sup>5</sup> Drawing on micro-level data from numerous case studies in Africa, Asia and Latin America, Dolan and Sorby (2003) show that the use of flexible labour follows gender-based patterns, with women largely crowded into the more vulnerable forms of work (casual, temporary and seasonal), and men concentrated in the fewer permanent jobs.

can be through either public or private providers, the private option deemed to be “a cost-effective [cost-effective for whom?] alternative to the public provision of maternal health services” (p.293), or by providing “poor women with cash transfers conditional on their seeking health-care services known to reduce maternal mortality” (p.294). One would have thought that this would be the place for a much stronger emphasis on the critical importance of accessible public health services, as both research and feminist advocacy have long argued (Petchesky 2003). Tellingly, there is only one passing reference in chapter 7 (p.290), but no reference in chapter 3 that deals with education and health, to *WDR 2004: Making Services Work for Poor People* which tried to make a relatively strong case for strengthening public health services. A missed opportunity indeed!

On childcare services, likewise, while some reference is made to the advantages of subsidized care services and the exclusionary effects of high prices (p.222) based on evidence from developed countries, the main policy recommendation of the report for meeting care needs in developing countries is to make part-time work possible for mothers (p.223) so they can meet their children’s care needs, or by providing affordable “community-based” provision of childcare. But many low-income women who work informally, have already made adjustments to their paid work (in terms of its duration and location, doing home based work for example) in order to meet their care needs. Moreover, there is no mention of the concerns that have been raised about the *quality* of “community care provision” which very often means less professionalized and cheaper services with lower staff/child ratios and fewer facilities and materials for poor children. This type of service provision for the poor complicates the task of equalizing the quality of care services reaching all children, while creating the danger of parallel and unequal provision for different social groups. Nor is there any mention of the fact that those running these “community” services are often “voluntary” workers, which very often means unpaid or poorly paid women (Rosemberg 2003, Mahon 2010, Staab and Gerhard 2010, Faur 2011). In any case, *WDR 2012* counsels against provision of “subsidies to new childcare programs” if “fairly cheap alternatives already exist” (p.297)—again there seems to be no concern about the quality of care that these informal types of childcare tend to provide to children from low-income households, nor any concern about the working conditions of the workers providing the service.

**Third, another missed opportunity is with respect to social policy** (now widely termed social protection), and its gendered character. Throughout the report there are repeated references to conditional cash transfers (CCTs), to enhance children’s access to schools and health centres, and women’s access to maternal health. Thus social policy and social protection programmes seem to be reduced as far as *WDR 2012* is concerned, to CCTs: there is no discussion of social insurance programmes and the gender-specific barriers they present to women (and ways of overcoming such barriers); there is only a passing reference to the importance of pensions for women’s old age security (p.154), but no discussion of the gender biases in pension privatization so eagerly promoted by the World Bank in Latin America and Eastern and Central Europe the 1990s (Huber and Stephens 2000), and no mention of how gender policy advocates and governments in some countries (e.g. Chile, Bolivia) are trying to undo some of the harm done to women through privatization programmes.

Moreover, in the frequent references to CCTs, there is no mention of the concerns that have been raised by feminists about the added work burdens that conditionalities very often impose on mothers who act as the “conduits” in these schemes (Molyneux 2007), nor to the evidence that shows that the same results can be obtained without the conditionalities (Budlender 2008, Lund 2011). While such programmes have some potential to support women in their role as caregivers, it has been argued, they do not broaden their options beyond that role, by giving them a more secure footing in the labour market for example (Molyneux 2007). CCTs thus seem to reinforce the traditional gender division of labour by discouraging men from care-giving, while they overburden women. Moreover, while CCTs can facilitate demand for services, they do not address problems on the supply side, i.e. the dire need for investment in public services (UNRISD 2010, Dfid 2011).

Reflecting the historical amnesia to which World Bank reports are prone, *WDR 2012* makes glowing remarks about the abolition of user fees in schools in countries such as Malawi which have as a result been able to reduce gender gaps in school enrollment (p.110)—one wonders where the “encouragement” for imposing such fees came from in the first place? Moreover, the report is silent on the persistence of similar charges for public health services because governments in many poorer countries are not able to fill the finance gap.

**Fourth, there is no attempt to explore the relations between gender equality and macroeconomic policy**, despite the burgeoning literature on this topic published in heterodox journals such as *Feminist Economics* and *Cambridge Journal of Economics* (which one would not expect the World Bank to cite) but also mainstream journals such as *World Development* (which published two special issues on gender and macroeconomic policy, one in 1995 and the other in 2000). The reasons for this major oversight may be partly conceptual: the report’s framework (drawing on the 2001 *Engendering Development* report) is grounded in neoclassical microeconomics: it posits that gender outcomes can be understood through the responses of **households** to the functioning and structure of **markets**, on the one hand, and to the functioning and structure of **institutions** (both formal and informal), on the other. Households make decisions on the basis of the preferences, incentives and constraints of different family members, and in relation to their relative voice and bargaining power. Preferences are shaped by gender roles, social norms, and social networks (which the report defines as “informal institutions”). Incentives are largely influenced by markets, which determine the returns to household decisions and investments. And finally, constraints arise from the interplay of “formal institutions” (meaning all that pertains to the functioning of the state) and markets, but also reflect the influence of informal institutions.<sup>6</sup>

While the microeconomic framing may have blinded the report to macroeconomic policy issues, there is probably more to this oversight than conceptual/methodological consistency. There is a vague mention of “the recent food, fuel and financial crises” (p.255), but no acknowledgement (despite all the concern expressed in the report about women’s heavy load of unpaid work) that the current and previous economic crises and post-crisis fiscal retrenchments may have contributed to the intensification

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<sup>6</sup> It is odd that the report defines institutions in this restrictive manner; neither markets nor households are defined as institutions.



of the time women and girls devote to the unpaid reproduction of their households (Elson 1995, Pearson and Sweetman 2010, Women's Budget Group 2010), let alone any discussion of how exposure to such crises can be reduced in the future (for example, through capital controls). One cannot help but conclude that macroeconomic policy is seen as a risky terrain for gender analysts in the World Bank to venture into.

Nor does the report draw any attention to the fact that in some contexts the increased labour force participation by women, which the report celebrates, may have been triggered by crisis-induced distress, as evidence from Latin America suggests (Cerrutti 2000, Abramo and Valenzuela 2005). In a brief reference to the current crisis, on page 87, the report states that there is no evidence to support the claim that women are more adversely affected than men by the reduction in economic opportunities in times of crisis—but as far as I know this has not been the main claim made in the literature. Rather, the argument has been that women often intensify both their paid and unpaid work to compensate for cutbacks in public welfare expenditure and drops in the earnings of other household members.

One can also detect a similar silence in the report's analysis of feminist politics and women's movements: while the work of movements struggling for some issues (e.g. reform of family laws, land titling) are generously reflected in the report, there is hardly any mention of the networks and advocacy groups that have been contesting what they see as "unfair globalization" and its adverse gender impacts (e.g. DAWN, Women Working Worldwide, AWID, WIDE, WIEGO).

In short, despite some laudable recommendations (investing in infrastructure to reduce women's unpaid work), the fiscal constraints that are likely to shape such investments and the policies that are needed for mobilizing or safeguarding revenues, especially in the current climate of fiscal austerity (Ortiz et al. 2011), are either not examined at all, or given short shrift. Other recommendations made by the report (facilitating part-time work, affirmative action programmes) are out of sync with the nature and scale of the problem at hand: structural unemployment and underemployment, extensive casualization and informalization of paid work, and persisting gender-based wage gaps in the context of rising income inequalities and a worsening functional income distribution<sup>7</sup> (ILO 2004, UNRISD 2010). Social policy, moreover, is reduced to conditional cash transfers. The reasons for these blind spots, we suggest, are both conceptual and political.

Finally, to end the commentary, a few words about some of the remaining issues that are elaborated in *WDR 2012*.

A theme that emerges prominently in this report is the need to strengthen women's access to land and their ownership of property, including land. The report notes the ways in which both land and credit markets often work to women's disadvantage, and cites World Bank/FAO data on the lower likelihood of female-headed households owning and operating land compared to male-headed households (p.226).<sup>8</sup> While it

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<sup>7</sup> Functional income distribution refers to the relative share of income going to wages compared to the share that goes to profits; the relative share of wages has declined while the share going to profits has increased over the past thirty years.

<sup>8</sup> Box 5.9 provides a useful note on the problems encountered when measuring gender differences in asset ownership and use. Given the lack of data on individual ownership/access to land, ownership at

would be a welcome move for formal credit institutions, agricultural extension services and marketing outlets to be more responsive to the needs of women farmers, as the report recommends, one is left wondering if that would be sufficient to solve the challenges that confront smallholders and agricultural labourers in many contexts: volatile commodity markets, rising food prices (bearing in mind that most smallholders are net food-buyers) and environmental hazards. Moreover, one wonders what land titles and tenure security for women would mean in practice when the granting of individual titles (or joint titles) is part of a “programme of prescriptive individualization and commodification of all collectively held land”, as is the case in many African countries (O’Laughlin 2007: 42). The implication here is that legal reforms have to be judged by multiple criteria: women’s interests are very often best served by simultaneously addressing broader local and community interests as well as gender discrimination. Reflecting such an approach, some commentators in Tanzania have suggested that the Land Acts which were passed in 1999 have been a setback for local communities in spite of what women have gained. As Marjorie Mbilinyi notes, “the irony is that whereas women’s rights to land e.g. as wives seem to be protected under the new Village Land Law, their rights as members of communities are at risk given the liberalization principles and the administrative structure established” (Mbilinyi 1999, cited in Tsikata 2003). This was not the position held by all women activists who participated in the process, but in the context of large-scale “land grabbing” understood here as the large-scale, corporate or public appropriation of land for agricultural or industrial purposes, it is certainly one that deserves serious attention.

A related theme— family laws and addressing violence against women—is also given prominence in *WDR 2012*. This again is a welcome move (as in World Bank 2001) and addresses some of the areas of feminist activism that have been relatively neglected within mainstream policy debates. The report notes that progress in improving laws “has been slowest in areas that regulate relations within households” and that many programmes and policies “seem to stop at the household’s doorstep and avoid interfering with relations within the family” (p.159). However, for clarity the discussion of family laws could have thrown some light on the *social forces* that stand in the way of reforming family laws *and* realizing reproductive and sexual rights (e.g. through legislation, and the provision of safe and accessible abortion services). There is no mention, however, of the world-wide rise of socially conservative and fundamentalist religious forces of various stripes that have virulently opposed the reform of inegalitarian laws and social practices. As far as *WDR 2012* is concerned sexual and reproductive rights are largely about pregnant mothers (as in the MDG focus on maternal mortality), and access to contraception in order to facilitate the welcome drop in fertility rates (population control being a long-term preoccupation of the World Bank)—avoiding the far more controversial area of access to safe abortion that has been under attack in recent years with the rise of fundamentalist forces in far-flung corners of the world.

Moreover, family laws that provide the right to divorce or the right to contraception cannot stand on their own. Legal rights to abortion and bodily integrity mean very

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the household level, comparing male-headed and female-headed households, is often used as a proxy. However, such comparisons, the report rightly argues, exaggerate gender differences because they fail to account for the number of working-age adults and dependents in the household. To account for this fact, the report distinguishes between female-headed households where one or more working age men are present and those with no working age man (the results are then captured in Figure 5.12).

little where a decent income and quality public health services remain out of reach; and formal rights to divorce and child custody can remain fictitious if women do not have the financial wherewithal to support their dependents. An enabling environment for gender equality therefore requires both a rights-based agenda that guarantees individual rights and autonomy, as well as policies that uphold social and economic rights.

To sum up, *WDR 2012* marks an important turning point in the World Bank's thinking on gender equality: by acknowledging the intrinsic value of gender equality (over and above any instrumental value it may have for the achievement of broader development objectives), by questioning the "growth is good for gender equality" orthodoxy underpinning the World Bank's earlier work, by drawing attention to women's unpaid reproductive work and the need for public investment in water and sanitation, and by highlighting the persisting gender biases in family laws and "segregations" in labour markets. However, in avoiding serious engagement with the gender biases of macroeconomic policy agendas that have defined contemporary globalization, and their adverse outcomes for women's work, both paid and unpaid, within the context of rising inequalities and extensive labour market informalization, *WDR 2012* fails to provide a credible and even-handed analysis of the challenges that confront gender equality in the 21<sup>st</sup> century. The unfortunate reduction of social policy to a narrow focus on a single instrument (CCTs) and the shading out of controversial issues (such as abortion) will also reduce the report's usefulness to the "policy maker", as well as its staying power for other constituencies who care about the subject.

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Greater gender equality can enhance productivity, improve development outcomes for the next generation, and make institutions more representative. Building on a growing body of knowledge on the economics of gender equality and development, the Report identifies the areas where gender gaps are most significant—both intrinsically and in terms of their potential development payoff—and where growth alone cannot solve the issues. It then sets forth four priorities for public action: • Reducing excess female mortality and closing education gaps where they remain • Improving access to economic opport... Report. - the US: Washington, DC, the World Bank, the IBRD, 2011. - 430 p. The WDR 2012 focuses on the evolution of gender equality across the world in the context of the development process, considering gender equality as a core development goal in itself, and will argue that gender equality matters for the pace of development. Improvements in gender equality can generate gains in economic efficiency and improvements in other development outcomes. And gender equality has consequences for the quality and representativeness of the institutions a society develops. The report shows that although The World Development Report 2012: Gender Equality and Development argues that closing these gaps is a core development objective in its own right. It is also smart economics.Â The analytical core of the Report constitutes a conceptual framework that examines the factors that have fostered change and the constraints that have slowed progress. The analysis focuses on the roles of economic growth, households, markets, and institutions in determining gender differences in education and health, agency, and access to economic opportunities. The analysis leads to the identification of four priority areas for domestic policy actionÂ World Development Report 2012: Gender Equality and Development •“ An Opportunity Both Welcome and Missed (Commentary)]. See Also.