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Work and Welfare

Revisiting the Linkages from a Gender Perspective

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Acronyms

AIDS	acquired immunodeficiency syndrome
CCT	conditional cash transfer
Dfid	UK Department for International Development
EUROSTAT	Statistical Office of the European Union
GDP	gross domestic product
HIV	human immunodeficiency virus
IDRC	International Development Research Centre
IDS	Institute of Development Studies
ILO	International Labour Organization
MDG	Millennium Development Goal
OECD	Organisation for Economic Co-operation and Development
SAR	Special Administrative Region
SNA	System of National Accounts
UN	United Nations
UNDAW	United Nations Division for the Advancement of Women
UNDP	United Nations Development Programme
UNECE	United Nations Economic Commission for Europe
UNRISD	United Nations Research Institute for Social Development
UNSTATS	United Nations Statistics Division

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Summary

A number of key assumptions underpin most approaches to the reduction of poverty and inequality (particularly in relation to the developing world): first is the idea that market-led growth is sufficient to create employment and thus raise the incomes of families and individuals, pulling them out of poverty; second, that welfare policies (now widely termed social protection) are able to protect those in need of (short-term) assistance due to contingencies that reduce income and consumption below a basic level; and third, that the reduction of inequalities will follow from growth and poverty reduction.

A central flaw in these arguments over the translation of patterns of growth into welfare outcomes concerns their assumptions about the nature of labour markets and employment. Several premises can be questioned: (i) around the nature of work (whether paid or unpaid), and the structure and functioning of labour markets; (ii) the relationship between paid and unpaid work, and between the productive and reproductive economies; and (iii) the links between work and welfare, in particular, whether welfare entitlements are linked to or separate from employment.

A particular set of insights into these relationships comes when analysed through the lens of gender, which is the perspective adopted in this paper. The different roles of men and women in paid/unpaid work provide an obvious entry point for re-examining arguments about the relationship between work and welfare. Given a gendered division of labour and the gendered nature of institutional arrangements that differentially structure the access of men and women to different opportunities and resources (including employment) in any particular context, labour market outcomes are likely to vary between men and women. Under these circumstances, different labour markets and/or social policies are likely to generate different outcomes for men and women, with implications for welfare outcomes.

Assuming or encouraging women's entry into paid work as a basis for welfare improvements and entitlements has implications for: (i) the functioning of labour markets themselves as the supply of labour shifts relative to demand; (ii) the relationship between the reproductive and productive economies (when the former rely heavily on women's unpaid labour); and (iii) access to welfare, with the risk that employment-based hierarchies and exclusions become replicated and accentuated in social policy. Alternatively, delinking welfare from work creates its own challenges. At a macro level, a particular concern is how to finance welfare programmes if not through high levels of employment; at a micro level, if unpaid work is not valued as "proper" work with adequate compensation and strong entitlements, those undertaking such work (currently predominantly women) are at risk of depending on poorly funded and marginalized components of the welfare system.

This paper examines the relationship between employment and social policy specifically from a gender perspective. It first lays out, in section 1, the conceptual ground, drawing on a range of heterodox economic and feminist analyses to suggest alternative ways of understanding institutions and labour markets as gendered structures. Indeed, the empirical evidence reviewed in section 2, in terms of the persistence of gender hierarchies within both paid (in terms of earnings/wages) and unpaid work (in terms of time), despite significant "masculinization" of women's working lives (that is, their increasing participation in the labour force), does not fit comfortably within the predictions of standard labour market models. Gendered stratifications are also evident within the welfare system, where entitlements are linked to paid employment (social insurance) and ability to pay provide stronger claims to welfare, compared to needs-based (social assistance) entitlements delinked from employment.

Given the gendered structures and processes that limit women's formal employment opportunities and weaken their labour force attachment, and in turn compromise their access to social security and protection, section 3 goes on to explore relationships and interactions

between work, employment and social policies. The concluding section draws out some of the policy implications from the preceding analysis for more gender-egalitarian policy agendas. It also connects the gendered analysis of welfare and work back to arguments about the difficulties of fully delinking rights to social protection from employment. From a gender perspective, the critical challenge is to rethink labour markets/work to bring unpaid work, and particularly the reproductive sector, within the frameworks of analysis of the economy and markets, while also addressing the inequalities inherent in welfare systems that privilege market- and labour-based “contributory” entitlements over “needs-based” claims to social assistance.

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Introduction

Poverty and inequality remain global challenges; and everywhere they are gendered. The United Nations (UN) Millennium Development Goals (MDGs) recognize the challenge of gender inequality by capturing it within a specific goal (Goal 3); the *World Development Report 2012* (World Bank 2011) acknowledged that growth is not enough to overcome persistent gender inequalities across various dimensions, including with respect to employment. Nonetheless, key assumptions underpin most approaches to the reduction of poverty and inequality (particularly in relation to the developing world): first is the idea that market-led growth is sufficient to create employment and thus raise the incomes of families and individuals, pulling them out of poverty; second, that welfare policies (now widely termed social protection) are able to protect those in need of (short-term) assistance due to contingencies that reduce income and consumption below a basic level; and third, that the reduction of inequalities will follow from growth and poverty reduction.

As Heintz and Lund (2012) argue in an accompanying paper, a central flaw in these arguments over the translation of patterns of growth into welfare outcomes concerns their assumptions about the nature of labour markets and employment. Several premises can be questioned: (i) around the nature of work (whether paid or unpaid), and the structure and functioning of labour markets; (ii) the relationship between paid and unpaid work and relatedly between the productive and reproductive economies; and (iii) the links between work and welfare, in particular, whether welfare entitlements are linked to or separate from employment.

A particular set of insights into these relationships comes when analysed through the lens of gender, which is the perspective adopted in this paper.¹ The different roles of men and women in paid/unpaid work provide an obvious entry point for re-examining arguments about the relationship between work and welfare. Given a gendered division of labour and the gendered nature of institutional arrangements that differentially structure the access of men and women to different opportunities and resources (including employment) in any particular context, we would expect to see labour market outcomes varying between men and women. Under these circumstances, different labour markets and/or social policies equally generate different outcomes for men and women, with implications for welfare outcomes.

Assuming or encouraging women's entry into paid work as a basis for welfare improvements and entitlements has implications for: (i) the functioning of labour markets themselves as the supply of labour shifts relative to demand; (ii) the relationship between the reproductive and productive economies (when the former rely heavily on women's unpaid labour); and (iii) access to welfare, with the risk that employment-based hierarchies and exclusions become replicated and accentuated in social policy. Alternatively, delinking welfare from work, as discussed by Heintz and Lund (2012), creates its own challenges. At a macro level, a particular concern is how to finance welfare programmes if not through high levels of employment; at a micro level, if unpaid work is not valued as "proper" work with adequate compensation and strong entitlements, those undertaking such work (currently predominantly women) are at risk of depending on poorly funded and marginalized components of the welfare system.

This paper complements the analysis provided by Heintz and Lund (2012) by examining the relationship between employment and social policy specifically from a gender perspective. It first lays out the conceptual ground—drawing on a range of heterodox economic and feminist analyses to suggest alternative ways of understanding institutions and labour markets as gendered structures. Indeed, the empirical evidence reviewed in section 2, in terms of the persistence of gender hierarchies within both paid (in terms of earnings/wages) and unpaid

¹ Gender is one of the most pervasive factors in structuring inequalities as well as being central to the bifurcation between paid/unpaid and between productive/reproductive economies. There are, of course, other lenses that could be applied and that cross-cut differences by gender—for example, one could examine how structural changes affect the relationship between work and welfare by analysing differences in access between rural and urban populations during processes of economic development; other lenses could be race and age.

work (in terms of time)—despite significant “masculinization” of women’s working lives (that is, their increasing participation in the labour force)—does not fit comfortably within the predictions of standard labour market models. Gendered stratifications are also evident within the welfare system, where entitlements linked to paid employment (social insurance) and ability to pay provide stronger claims to welfare, compared to needs-based (social assistance) entitlements delinked from employment.

Given the gendered structures and processes that limit women’s formal employment opportunities and weaken their labour force attachment (as described in section 2), and in turn compromise their access to social security and protection, the paper goes on to explore relationships and interactions between work, employment and social policies. It concludes by drawing out some of the policy implications from the preceding analysis for more gender-egalitarian policy agendas. It also attempts to connect the gendered analysis of welfare and work back to Heintz and Lund’s (2012) arguments about the difficulties of fully delinking rights to social protection from employment. From a gender perspective, the critical challenge is to rethink labour markets/work to bring unpaid work, and particularly the reproductive sector, within the frameworks of analysis of the economy and markets, while also addressing the inequalities inherent in welfare systems that privilege market- and labour-based “contributory” entitlements over “needs-based” claims to social assistance.

1. Rival Views on Labour Markets and Work

Neoclassical economists tend to approach labour markets as neutral arenas where buyers and sellers (of labour) interact (Elson 1999). In these accounts, sex discrimination is acknowledged if differences in returns to male and female labour cannot be accounted for by variations in education, years of experience and so on. If there is any difference in wages left over that is not explained by these control variables, it is called discrimination.

The problem with this reasoning is that differences between female and male workers (in terms of education, vocational training or years of experience, for example) are themselves very often the outcome of structural and discriminatory processes, such as care-related interruptions in paid work that translate into fewer years of work experience, or social constraints that prevent young women from pursuing vocational training in mixed-sex institutions. Moreover, labour markets are more than just a simple arena where those who supply labour come to exchange a commodity. Labour, as the Philadelphia Declaration famously declared in 1944, “is not a commodity”. The idea here was that workers should not be subjected to market forces like any other commodity (for example, apples and oranges), and that they should have rights and security.

There are, however, other views of markets that do not begin from the idea of markets as neutral and anonymous spheres of exchange, but as institutions that are inherently social and political and that encompass particular forms of social power. The classic illustration of the growth of the market as a social construction, during the nineteenth and early twentieth century in Europe, can be found in the work of Karl Polanyi (1957). Rather than seeing the emergence of markets as natural and spontaneous events, Polanyi showed the extent to which power relations and centrally organized state interventions played a critical role in the emergence of the market system (through forced enclosures, bureaucratic administration of New Poor Laws and a general increase in heavy-handed government interventionism).

Polanyi and many others who use heterodox approaches (Chang 2001) rarely consider the gender dimensions of markets. There is, however, a body of feminist literature that conceptualizes labour markets as institutions that are “bearers of gender”,² operating at the

² Anne Whitehead (1979) first made the distinction between institutions that are “gender-ascriptive” and those that are “bearers of gender”. Conjugal relations, for example, are gender-ascriptive, where “husband” and “wife” are ascribed gender identities; this is not the case with employer–employee relations, which are often “bearers of gender”, where maleness is very often associated with having

intersection of the productive and reproductive economies.³ These analyses strongly suggest that unequal power relations of gender pervade markets, just as they shape domestic institutions (families and households).

Labour markets, in particular, are complex institutions shaped by social norms, discriminatory forces and power inequalities. Phillips and Taylor (1980:79), based on empirical evidence from advanced capitalist countries, were among the first to argue that the classification of women's jobs as unskilled and of men's jobs as skilled or semi-skilled bears little relation to the actual amount of training or ability required of them, stating that "the work of women is often deemed inferior simply because it is women who do it". A similar analysis emerged from Elson and Pearson's (1981:24) classic study of women's labour in global factory production for export, when they observed that "to a large extent, women do not do 'unskilled' jobs because they are the bearers of inferior labour; rather, the jobs they do are 'unskilled' because women enter them already determined as inferior bearers of labour". Hence, labour markets are gendered institutions 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 their labour embodies. The failure of labour markets to value the contribution of unpaid reproductive work (in producing labour) to the functioning of any economy is another reflection of the fact that labour markets are "bearers of gender", as feminists have long argued (Whitehead 1979; Elson 1999).

It is also costly to participate in labour markets—it takes time and resources to look for work and to participate in paid employment (in addition to the time spent on work itself). Such transactions costs mean that labour markets do not function as smoothly as the assumptions of neoclassical economic models would imply—as costless contracts between employers and employees.⁴ Since these costs are likely to differ between women and men (particularly in relation to the opportunity costs of time) so too do labour market outcomes.

To summarize, three key points emerge from a gendered analysis of markets: first, women and men do not come to the market with the same resources (whether material or social); hence, women often cannot take advantage of new economic opportunities because they lack assets, resources (including time) and social contacts. Second, women and men have very different roles and relationships to the unpaid economy or the reproductive sector, which impinge on their links to the market. And third, following from the first two factors, gender inequalities in the market cannot be explained away in terms of choices made by individual women and men regarding the use of their time or the ignorance and prejudice of employers; rather, gender inequalities are structured into the way markets operate by discriminatory practices inherited from the past as well as by the differential exercise of power by different market actors (Kabeer 2012).

Yet, markets continue to be portrayed in key statements from leading policy institutions (for example, World Bank 2001, 2006) as essentially benign and gender neutral—although there is a departure from this approach in recent publications (World Bank 2011). The long tradition of feminist and other heterodox thinking that sees labour markets as social and gendered institutions has largely been ignored.

Work: Unpaid and paid, informal and formal

A major contribution of the work of feminist scholars is in their analysis of the reproductive sector and its linkages with the market. This sector, which includes unpaid household or voluntary domestic and care work, (re)produces labour, with varying degrees of support from the state and from capitalist enterprises (which may contribute via the social wage). While reproductive work is essential for both human well-being and economic growth, the costs of its

authority over others and where particular types of work are considered to be "feminine" or "masculine" and differentially valued. Similarly, the state and civil society are also bearers of gender—a point we do not pursue here.

³ Beneria 1999; Elson 1999; Pearson 2000; Whitehead 2009.

⁴ We are grateful to James Heintz for pointing this out to us (personal communication, April 2011).

provision are unequally borne. Women in general carry a disproportionate share of unpaid work, while many of its benefits go to society more broadly (as children grow up, join the workforce, pay taxes, and so on).⁵ The costs are also unequally borne across social class or income groups, given the generally higher rates of fertility among lower-income households who also find it more difficult to outsource care or purchase time-saving substitutes. Those who bear the main responsibility for unpaid care work usually need to make some adjustment in their income-earning activities. The latter may have to be interrupted (for example, when children are very young or a family member is ill); or adjusted in other ways such as by reducing the hours of work (for example, taking on part-time work) or by taking on less remunerative work that offers more flexibility in terms of time or the location of the activity (for example, industrial outwork or homework). These “choices” are likely to have adverse implications for earnings, work-related benefits and old-age security.

By extension, introducing the reproductive sector into models of the economy would bring to the fore assumptions about the relationship between different types of work (paid or unpaid) as well as the associated welfare entitlements. To explore these implications further, we first discuss the key components of work that are analysed further in subsequent sections. These include three interconnected components: formal employment; informal employment; and unpaid care work. Unpaid care work, as noted above, is a critical but frequently ignored component of work more broadly conceived, given its significance in terms of how people spend their time, its importance for human well-being, social development and structural change, and its role in reproducing gender identities and inequalities. Despite the well-known difficulties of capturing reproductive work through time-use surveys, the volume of such work provided by both women and men is significant. For example, a recent estimate based on six developing countries showed that if such work were assigned a monetary value it would constitute between 10 per cent and 39 per cent of GDP.⁶ One of the reasons why the unpaid or reproductive economy has been receiving increasing attention, from both researchers and policy actors over the past couple of decades (Folbre 1994), derives from the understanding that women’s intensified participation in paid work has squeezed the time hitherto allocated to the care of family and friends on an unpaid basis.⁷

Employment—the main measure of work used in most economic analysis—is defined as work in activities that produce goods and services that are valued and included in a System of National Accounts (SNA), that is, those economic activities that are officially counted as part of an economy’s GDP. These mainly market-based exchanges can take many different forms and are not confined to situations where individuals exchange their labour directly for a salary or a wage (as in the classic employer–employee relation). Those who are self-employed, for example, whether farming their own land, working in a family-run enterprise or working as street vendors, engage in other forms of market transaction to realize the value of their labour. The concepts of employment and labour markets used in this paper embrace all these forms of exchange, even though in practice they are not all consistently captured and counted in labour force surveys and calculations of GDP.

Access to employment in itself does not represent a guaranteed path out of income poverty or toward improved welfare. A large proportion of employed individuals worldwide does not earn enough to lift themselves and their dependents above the poverty threshold (UNRISD

⁵ Nancy Folbre (1994) suggested that care work has features of a public good, since many of its benefits extend well beyond the individual care recipient, and go to society and the economy.

⁶ These figures have been calculated for the six countries that formed part of the UNRISD study of Political and Social Economy of Care (Argentina/Buenos Aires, India, Nicaragua, Republic of Korea, South Africa and Tanzania) by multiplying the estimated number of hours spent on unpaid care by a “generalist wage”, that is, using the average wage paid to a worker, such as a domestic worker or housekeeper, who would carry out virtually all care-related tasks (Budlender 2008b).

⁷ From its inception one of the key challenges for feminist economics was to make visible the so-called invisible or unpaid economy. There is some dissonance, however, between those who highlight and seek to make visible the unpaid “economic” work of women and men (for example, subsistence agriculture) and those who emphasize the unpaid care aspects of social reproduction. The latter has more recently come into usage and it continues to be dismissed as “non-economic” by the wider economic and statistical community.

2010)—the so-called “working poor”. The quality of employment matters, not simply the quantity of jobs, which introduces another distinction into the analysis of employment—between formal and informal employment. The difference between formal, regular employment and informal (or non-standard) employment represents one of the principal cleavages in the overall structure of employment today, translating in turn into income inequalities, particularly in developing countries but increasingly in high-income industrialized countries as well (Heintz 2008).

The term “informal employment” encompasses a range of very different kinds of work, some more akin to survival strategies with low returns that people resort to when economies stagnate. Other kinds of work (piece-rate, wage work) are integrated with and contribute to processes of accumulation on a national or global scale (as is the case with industrial outworkers, for example) (Beneria 2003). Although it is often assumed that informal work is linked to low rates of economic growth, the relationship between the two is more complicated. While there is an inverse relationship between the informalization of labour and economic growth, informal employment has also been growing where rates of growth have been modest or high (as in the case of India). The latter suggests that informal forms of paid work are not just “lingering vestiges of backwardness” or a by-product of economic stagnation. In fact, in some contexts, the very growth of global production networks made possible by the expansion of foreign direct investment has generated informal production processes. Multinational firms have sought out “low cost and ‘flexible’ labour relations in their production-level operations” where women tend to predominate (Heintz and Pollin 2003:4).

It is important, therefore, to underline both the heterogeneity of informal work (informal wage work, self-employment and so on) as well as the different forces underpinning it. Setting these complexities aside, the concept of informal employment captures employment relations that are not governed by statutory labour market regulations and/or basic legal and social protections (see box 1).

Box 1. A note on terminology

Informal employment used to be defined as employment in the “informal *sector*” (or unorganized sector), with the informal sector being comprised of all informal *enterprises*. Informal enterprises are usually distinguished from formal ones on the basis of their legal and registration status, size or a lack of formal accounts. The point to retain is that this is an *enterprise*-based definition. Most official labour force surveys have tended to use this (enterprise-based) definition. However, in recognition of the changing nature of labour markets, at the 17th International Conference of Labour Statisticians an expanded definition of informal employment was recommended that extends the concept beyond informal enterprises and captures employment in unprotected or unregulated *jobs* (regardless of the nature of the enterprise). In other words, informal employment is employment without any form of protection (that is, job security or social security). This expanded definition, which now is being increasingly used by researchers, includes: (i) workers in informal enterprises; and (ii) workers without any form of protection elsewhere in the economy, including within the formal sector.

The limits/absence of statutory regulation in the informal economy, in terms of compliance with minimum wage laws, labour standards on safety or entitlements to benefits, do not mean that there is no regulation (as the term “deregulation” wrongly suggests), since no market exists in a regulatory vacuum. Economic order in the informal economy in fact rests on what Barbara Harriss-White (2003, 2010) calls “social regulation”.⁸ The social institutions of gender, caste and other forms of identity operate as critical social regulators in this growing part of the economy. Social regulation, rather than state/statutory regulation, governs: (i) entry into the labour force; (ii) the acquisition of skills, contacts, information, technology, starting capital and credit; (iii) settlement of disputes; (iv) certain kinds of collective insurance and representation; (v) the organization of space and territory; (vi) the selection and scope of rights of labour; (vii) entitlements to help in times of need; and (viii) hygiene in marketplaces and physical

⁸ Guy Standing (1999) refers to what happens in labour markets in the absence of statutory/state regulation as “market regulation”.

security (Harriss-White 2003:469). In other words, social regulation creates a regulative order in markets as well as shaping many practices of well-being and security. But it can be a hierarchical and discriminatory order.

While the reference here is to informal employment, there is also scope for social regulation to influence formal labour markets and other institutions. Payment and promotion systems, for example, no matter how much they are codified and rule-based, always leave room for discretion; performance-related payment systems, for example, often appear to apply different criteria of good performance to women and men even within the same job (Elson 1999:612). Hence, even within formally regulated markets not only can the rules embody discriminatory elements, for example, when geographical mobility is taken as the basis for “career potential”, but formal rules can also operate alongside discretionary social regulations that stratify and segment labour.

Based on arguments that excessive regulation is in fact a cause of informality in employment, recent decades have seen a push toward deregulation and greater labour market flexibility, in theory reducing the barriers to formal employment. In practice, however, what is often referred to as “deregulation” over the past two or three decades has meant greater freedom for businesses from organized labour. Under the banner of structural adjustment, shock therapy and other supply-side economic policies, radical changes have taken place in labour market relations, “involving erosion of protective and pro-collective labor regulations, decentralization of wage determination, erosion of employment security and a trend to market regulation rather than statutory regulation of the labor market” (Standing 1999:584). This has coincided with changes in the functional distribution of income, that is, the relative share of profits and wages in GDP, which has moved sharply against wages (UNRISD 2010). While affecting all workers, women are likely to be particularly exposed to the negative impacts of such processes. Changes have often meant lower wages, provision of minimal (if any) standards of decency and safety at work, no access to social security in many contexts and little public support for unpaid/reproductive work.

Social norms and practices associated with kinship and family institutions place further gender-based constraints on women’s ability to turn their labour power into a decent wage, and to retain control over that wage. The cultural acceptability of paid work in certain contexts, especially when it takes place outside the home, the motivations (or pressures) that lead women to take on work, the kind of work they do, the varying effects of their life course and the status of their households all have been shown to be important factors in shaping women’s experiences of paid work. Women’s responsibility for providing unpaid care work, as suggested above, often limits the kind of paid work that can be undertaken—factors that often translate into lower earnings and weaker claims to social security. Ethnographic research suggests that married women often make additional concessions in their private lives in return for permission to take up paid work (Kabeer 2007 and references therein). Sometimes this entails handing over their wages to their husbands to keep the “male breadwinning” role intact. At other times, it may mean redefining the responsibilities of motherhood to include the purchase of basic essentials or education for their children. It may also mean that men reduce their contribution to the household budget while women cover the deficit from their wages. Very often it involves women putting in long hours of unpaid work to ensure the fulfilment of what are defined as their domestic responsibilities.

In short, a gendered perspective on labour markets, and work more broadly conceived, highlights a number of key considerations.

- First, women and men do not come to the market with the same resources (such as land or assets, human and financial capital, and social networks).
- Second, women are more likely than men to be constrained by social obligations (for example, the need to care for dependents) and social norms (such as restrictions on their physical movement) in accessing labour market opportunities;

such constraints are more accentuated among some groups of women (for example, women in their reproductive years or women in lower-income households).

- Third, the rules, both formal and informal, that structure labour markets often embody discriminatory social/gender norms (for example, gendered assumptions about women's work being "unskilled" or women's incomes being "pin money").
- And finally, women are more likely than men to experience constraints on how they dispose of their time and their earnings.

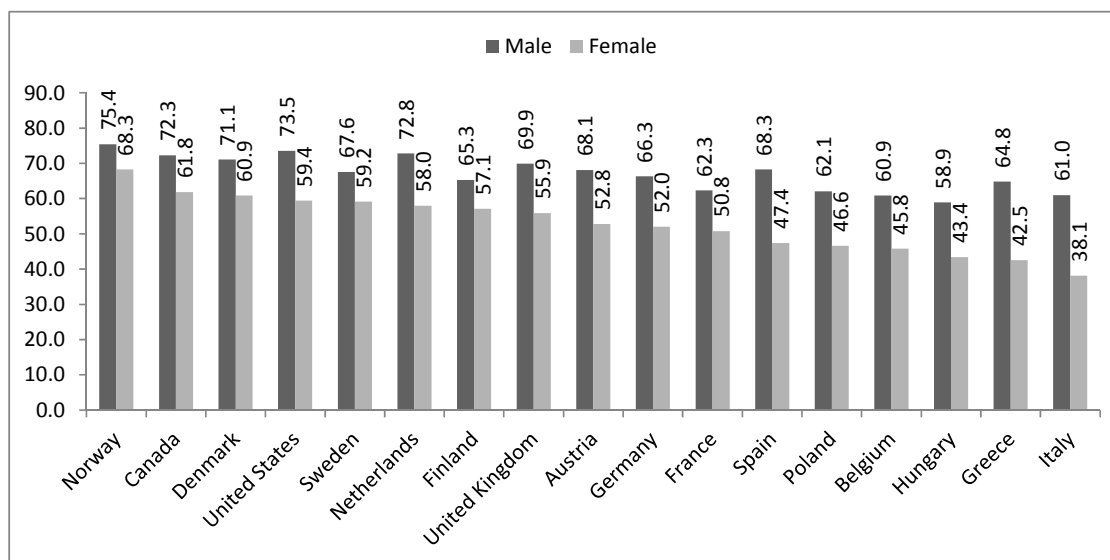
A gender analysis of markets as social institutions thus demonstrates that gender inequalities are pervasive in affecting how markets work. In addition, it suggests that even though labour markets depend on unpaid work for the (re)production of labour on a day-to-day basis and across generations, they operate in ways that fail to acknowledge the contribution of the unpaid economy (Elson 1999). The next section examines the empirical evidence of change and continuities within labour markets in terms of women's labour force participation and gendered outcomes. The evidence points to outcomes that are not easily explained by standard models of competitive markets and discrimination, but which have significant implications – as discussed in section 3 – for welfare.

2. Gender and the Evolving Nature of Work

Women have entered paid employment in increasing numbers over recent decades, with varying outcomes. How has this numerical presence affected the gendered structure of labour markets? What impact has it had on gender wage gaps? And have men taken on more unpaid work as women's working lives have become more "masculine"? We first summarize the evidence of changing employment, noting that data sources on many of these issues, especially wages and unpaid work, are often sparse, especially for many developing countries. Nonetheless, a summary picture for different regions/groups of countries is sketched based on available data sources and case studies.

In most advanced industrialized countries, the gap between male and female labour force participation has narrowed significantly over the past 30 years. However, while men's rates of participation are high everywhere, the variations in women's labour force participation across regions are significant. Nordic and Anglophone countries show the highest participation rates by women, while southern European countries have relatively low rates (see figure 1).

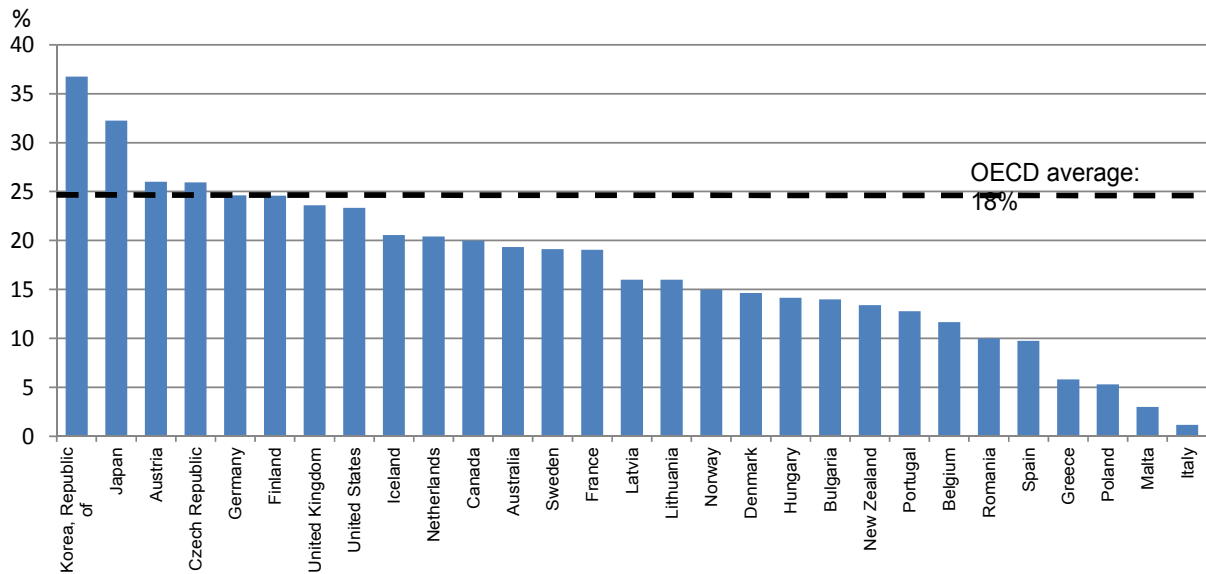
Figure 1. Labour market participation rates of men and women in selected developed countries, 2006 (age 15+)



Source: UNECE (2012).

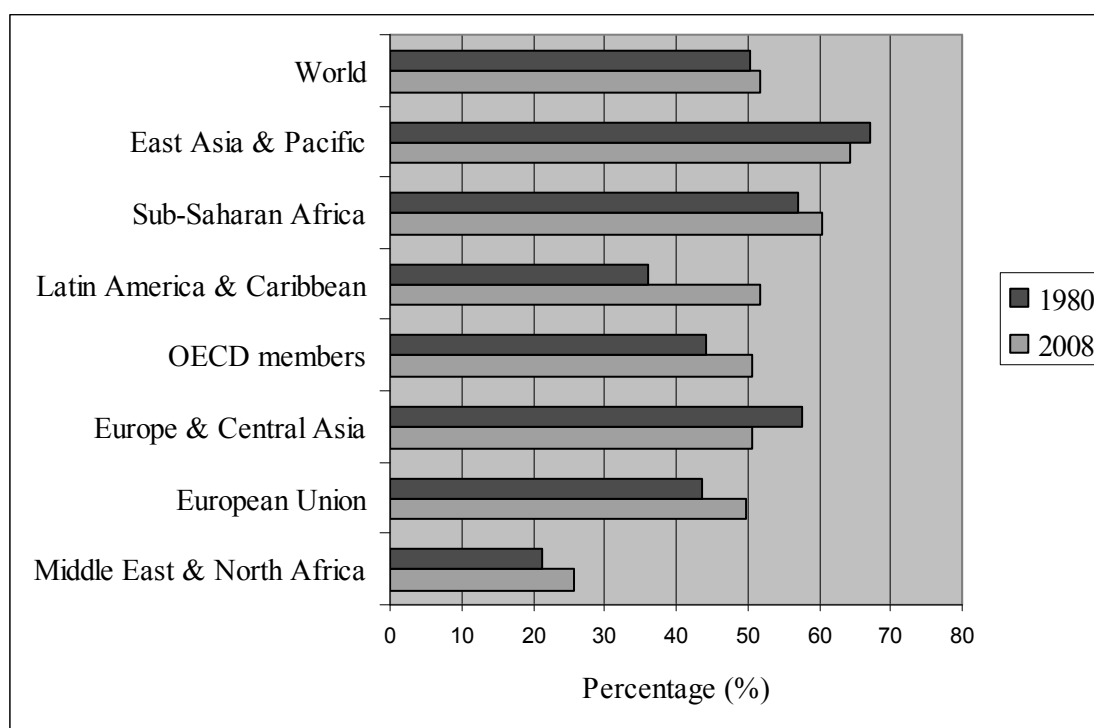
However, significant gender inequalities remain beyond simple participation rates: for example, women are overrepresented in part-time employment vis-à-vis men in all Organisation for Economic Co-operation and Development (OECD) countries (as men still specialize in full-time paid employment, while women do the bulk of unpaid care work and adapt their labour market behaviour to the possibility of combining both). Furthermore, significant gender wage gaps persist—caused by occupational segregation and associated wage penalties for “women’s jobs” as well as discrimination. Across OECD countries, median wages for men are higher than those for women, even among full-time employees. In 2004, the average difference in median earnings for full-time employees was 15 per cent, that is, male earnings being 15 per cent higher than female earnings. The earnings gaps were particularly high (exceeding 30 per cent) in Japan and the Republic of Korea, and the smallest in the Nordic countries (OECD 2005), even though Nordic labour markets are also gender-segmented (in fact more so than some of the East Asian countries) (see figure 2). The relatively small gender wage gaps in Nordic countries are due to the high levels of gender equality more broadly as well as the generally homogeneous social structure and small wage dispersion in the Nordic labour markets in general (Melkas and Anker 2003). We return to the Nordic story of gender equality in section 3 of the paper.

Figure 2. Gender gap in median earnings of full-time employees, 2008 or latest year available



Source: OECD (2012)

In the past couple of decades, women’s labour force participation rates also have been rising in many developing countries (see figure 3), especially in Latin America and also the Middle East and the North Africa region (though in the latter case, it started from a very low base). While some of this change may be a statistical artefact (that is, better methods for capturing women’s work, which has been historically undercounted), it is widely acknowledged that part of this statistical increase reflects real changes. Some of this reflects the increase in international trade (relative to GDP) in recent decades and the rapid growth of production for export markets (for example, clothing and footwear, horticultural products and computer-related services such as data entry and software production) that has increased demand for female labour, which is deemed more “docile” and better fit to do repetitive and low-paid work (UNDAW 1999; Standing 1999). This trend was particularly evident in Southeast and East Asia in the 1960s and 1970s, though by the 1990s it had reversed in most countries of the region (“de-feminization”), except China (see table 1 and box 2). Other factors such as the rising levels of female education, falling fertility rates and changing aspirations have also contributed to the increased participation of women in labour markets. However, there is also evidence of what may be called “distress sale” of labour in contexts where unemployment or stagnant earnings of other household members, especially male breadwinners, have propelled women into the paid workforce. This has been shown for several countries in Latin America (most notably Argentina and Mexico), which have endured recurrent economic crises since the early 1980s (Gonzalez de la Rocha 1988; Cerrutti 2000).

Figure 3: Labour participation rate, female, 1980 and 2008 (per cent of female population age 15+)

Source: World Bank (2010).

Table 1. Female share of paid employment in manufacturing, selected Asian economies, 1991–2009 (per cent)

	1991	2000	2009	Percentage point change (1991–2000)	(1991–2009)
China	42 ^a	46	–	+4	–
Hong Kong (SAR China)	47	43	33	-4	-14
Korea, Republic of	41 ^b	36	30	-5	-11
Singapore	45	41 ^c	–	-4	–
Taiwan, Province of China	45	42	–	-3	–
Thailand	50	49	53	-1	+3

– = Not available. ^a Data for 1990. ^b Data for 1992. ^c Data for 1999. Sources: ILO (2010); data are from ILO (2004) except for Taiwan, Province of China, which are from Directorate General of Budget and Statistics (2003), and China, which are from National Bureau of Statistics (2004).

A broad-brush reading of the vast literature on women's work in the context of globalization points to two critical issues. The first is that the narrowing of the gender gap in economic participation rates has not produced gender equality in pay and status, including access to social protection, due in part to continuing occupational segregation. Recent research finds that despite some improvements in the 1990s, levels of gender segregation in the labour market remain high throughout the world (Anker et al. 2003). Some of the existing data on gender wage gaps are presented in table 2 and show that for the most part gender wage gaps have remained substantial. Intriguingly, it is in the rapidly industrializing countries of East and Southeast Asia where the female share of employment has risen most that the largest wage differentials can be

seen (Standing 1999)—not surprising, if the existence of a gender wage gap is precisely what makes women attractive to some employers. This issue has received considerable attention in subsequent research by feminist economists, given that these are countries that have achieved a remarkable structural transformation of their economies in a relatively short period (see box 2).

Box 2: The case of the Republic of Korea and Taiwan

A key component of the strategy of industrial “catch-up” in both the Republic of Korea and Taiwan Province of China was to target investment in strategic sectors to help industries acquire the technology they needed to upgrade. It has been argued that low wages for women, roughly half those of men, were a stimulus to growth, since women’s low wages kept the cost of exports down, financing the acquisition of technology (Seguino 2000a, 2000b). These low-cost exports were produced primarily by women, who faced job segregation in export industries. Young, unmarried women played a key role in the early, labour-intensive phase of industrialization between the early 1960s and 1973, with state policy deliberately mobilizing such labour. High rates of economic growth and structural transformation guaranteed near-full employment, rising wage rates and some forms of corporate welfare (in the case of the Republic of Korea) for a significant share of the male workforce. Women workers, in contrast, remained in a relatively disadvantaged position throughout this period. To be sure, the number of economically active women grew continuously in the 1960s and 1970s, and women’s share of total employment also increased. The sectoral composition of the female workforce also shifted during that period, from agriculture to manufacturing.

From the 1980s onwards, post-industrial strategies in both the Republic of Korea and Taiwan turned from the manufacturing of labour-intensive exports and diversified into capital- and skill-intensive products in an attempt to upgrade their economies technologically. While export-led regimes of the 1960s resulted in the “feminization of manufacturing labour” in Taiwan, the simultaneous opening up to foreign direct investment and domestic capital mobility from the 1980s onwards has reversed into a “de-feminization of labour” (Berik 2009). The displacement of female manufacturing employees was not matched by a significant absorption of female workers in other sectors. A similar process of de-feminization has been documented for the Republic of Korea, where the demand for women’s labour in manufacturing weakened by the early 1990s, and where the composition of the workforce in the electronics industry changed in favour of male workers as production in this sector shifted to more sophisticated communication and computer products (UNDAW 1999).

Table 2: Female to male manufacturing wage ratios in selected countries, 1990–2008 (per cent)

	1990	1995	1999	2008
Africa				
Egypt	67.9	73.6	75.2	66.2 ^a
Kenya	73.3	92.8	–	–
Swaziland	87.7	86.6	62.8 ^b	56.6 ^c
Latin America				
Brazil	53.6	56.9	61.7	61.3 ^d
Costa Rica	74.3	70.9	73.1	94.6
El Salvador	94.1	96.6	62.0	63.7 ^e
Mexico	–	68.7	69.7	71.8
Panama	–	–	93.2	96.8
Paraguay	66.5	79.5	54.6	108.2
Asia				
Hong Kong (SAR China) ^f	69.5	60.9	57.3	60.4
Korea, Republic of	50.3	54.1	55.6	57.2 ^a
Malaysia	50.1	57.9	62.9 ^b	–
Philippines	–	74.3	79.9	92.2
Thailand	–	61.6	64.8	75.4 ^g

– = Not available. ^a Data for 2007. ^b Data for 1997. ^c Data for 2000. ^d Data for 2002. ^e Data for 2006. ^f Non-agricultural wages. ^g Data for 2003. **Notes:** The female to male wage ratios are calculated as the ratio of the average female manufacturing wage (across all sub-industries, such as textiles, electronics and shipbuilding, and all occupations) relative to the average male wage, similarly measured. The ratio can vary not only because women are paid less than men in the same occupation and industry, but also because women's employment is concentrated in substantially different occupations and industries than men, with consequent effects on wages. Thus, job segregation, education or other productivity-related factors, or simple discrimination, can influence wage ratios. None of this is reflected in the raw gender wage ratio. **Sources:** UNSTATS (2010) and calculated from ILO (2004).

More importantly in terms of the relationship between work and welfare, while women's access to paid work has increased in most countries in the last two decades, their access to social protection instruments (maternity leave, health insurance, unemployment insurance and pensions) through work remains limited. With the growth of informal work across the world, along with the casualization of formal sector employment, employers have been able to lower labour costs and to sidestep social security obligations and labour laws. It is indeed ironic that after generations of efforts to integrate women into regular wage labour as equals, "feminization" has happened in a double sense: not only have labour markets included more women, but the convergence between male and female rates of participation also has been toward the type of employment and labour force participation patterns historically associated with women (that is, more insecure and precarious work) (Standing 1999:583). However, even where women have entered growth engines in their countries, as in the case of factory work in export-oriented industries in countries like China and Mexico, such employment⁹ does not seem to constitute a route for women to access social protection measures and a social wage (Brachet-Márquez and de Oliveira 2004; Davin 2004).

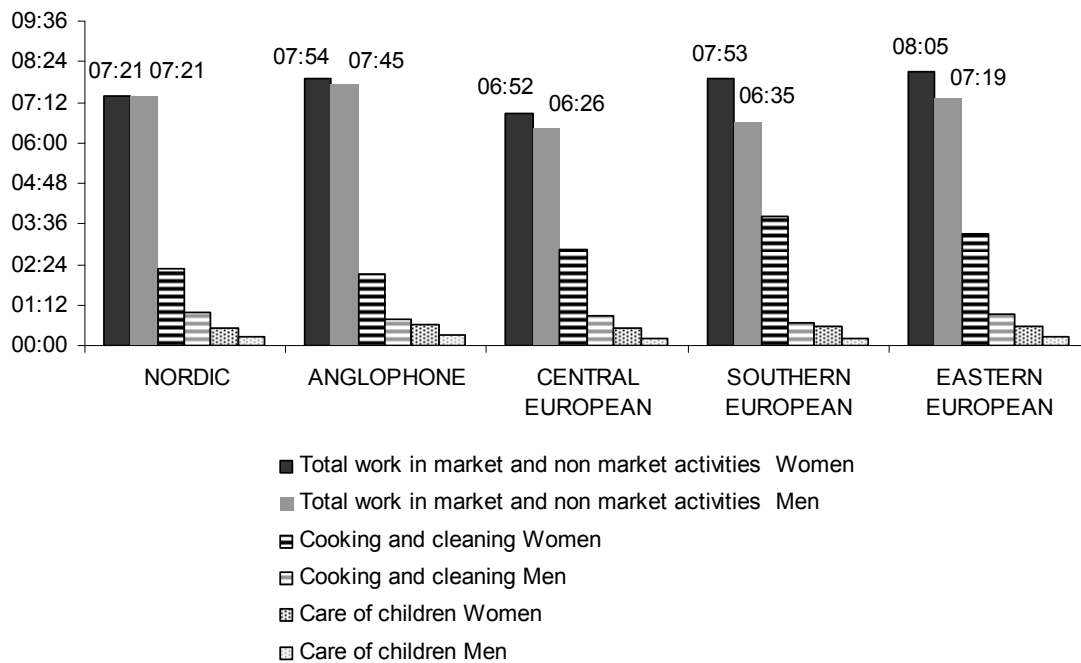
The second critical issue concerns the division of reproductive work in the domestic sphere, which either has not altered or has altered only slightly in favour of women (meaning that men have taken on slightly more of the unpaid work). This is so even in socially egalitarian countries such as Sweden where paternal leave provisions mandate a portion of parental leave for fathers (Bergman and Hobson 2002).¹⁰ It is women who retain principal responsibility for family care

⁹ Such employment, while often within formal sector enterprises, may nonetheless have characteristics of informal employment in terms of contractual relations and access to social protection.

¹⁰ In fact, the overall burden on women may even have increased as more women care for their children on their own. The problem is that many time-use surveys for high-income countries focus on married women and men because that makes the comparison between women and men neater (Debbie Budlender, personal communication, 22 December 2010).

and domestic work throughout their lives, even when (as is often the case) married women and women with children are also in some form of paid work throughout their active years. As figure 4 shows, the gender differences in unpaid activities such as cooking and cleaning and taking care of children remain significant across developed countries (clustered into different regional groupings), and it is only in the Nordic cluster that women and men spend on average about the same amount of time on work (whereas in all the other clusters women’s total work time exceeds those of men).

Figure 4. Selected high-income countries: Mean time spent per day by women and men in market and non-market work, by regime cluster^a



^a The following countries are included in each cluster: Nordic (Finland, Norway, Sweden), Anglophone (Canada, United Kingdom, United States), Central European (Belgium, France, Germany), Southern European (Italy, Portugal, Spain), Eastern European (Hungary, Poland, Slovenia). **Source:** Based on UNDP (2007).

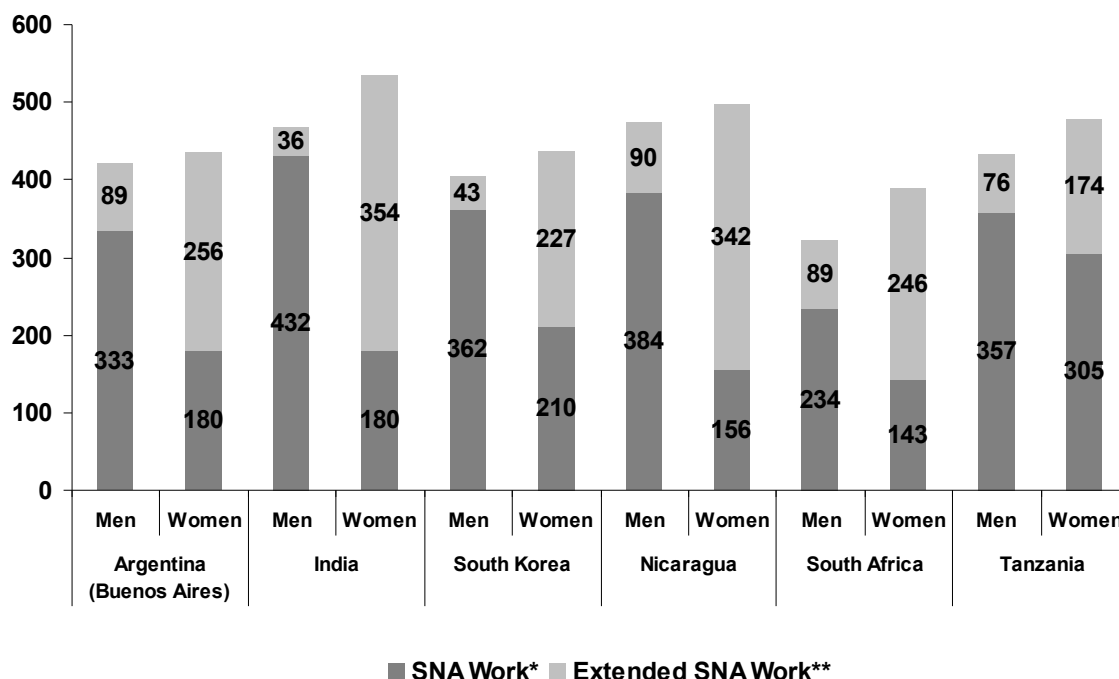
While for developing countries there are few analyses of time-use data that allow comparisons to be made over time, cross-country comparisons of time use, nevertheless, show that men do very little unpaid care work regardless of household composition, presence of young children in the household, lifecycle and employment status (that is, males do a consistently low amount of unpaid care work). All of these factors have a significant impact on women’s time-use patterns. Moreover, if paid and unpaid work are combined, women allocate more time to work than men (as is the case in most high-income countries too), which means less time for leisure, education/training, participation in public life and self-care (see figure 5).

This selective overview of women’s work shows both continuity and change in how women (and men) allocate their time. Evidence from many (though not all) regions suggests that women have entered the labour force in increasing numbers, indicative of the gradual eclipse of the “male breadwinner” model.¹¹ This increase has been due to a combination of factors, including the increasing demand for female labour, the pressure to seek paid work in order to replace or complement the (falling) earnings of other household members and a growing tendency on the part of women to seek paid work due to rising levels of education, falling

¹¹ It is important to underline, however, that the male breadwinner family model was a normative model that never fully applied across all social groups, especially those on low wages who could ill afford to keep women out of the paid workforce.

fertility rates and changing aspirations. Yet, despite the convergence in women's and men's labour force participation rates, gender-based occupational segregation and gender wage gaps have not disappeared, even in the advanced industrialized countries; nor have women's and men's unpaid work contributions converged.

Figure 5. Mean time spent per day on SNA work^a and extended SNA work^b, by country and gender for full sample population^c



Notes: South Korea refers to the Republic of Korea. ^a The System of National Accounts (SNA) distinguishes production that is included in calculations of GDP and that which is not. SNA work includes the production of all goods (whether or not they are sold on the market) and services that are sold on the market. ^b Extended SNA—or unpaid care work—refers to work that is excluded from the calculation of GDP, such as housework in one's own home and unpaid care for children, the elderly, people who are ill or disabled. ^c In contrast to the mean actor time, the calculations for the full sample population include those who spend no time on caring. **Source:** Budlender (2008b).

3. Gender, Work and Social Policy

Given the problematic (albeit varied) inclusion of women into paid employment, this section asks what the evolution and recent reforms of state welfare provisions have meant for women. In most countries, employment remains the main source of social security—whether through employment-linked benefits (for example, social insurance) or through incomes that make private coverage affordable. A weaker labour force attachment and lower incomes thus automatically translate into more limited benefits for women. However, this section also suggests ways in which the nature and design of state welfare programmes, including social assistance, may either serve to reinforce or attempt to reshape existing gender inequalities.

Paid work and social protection: The historical legacy¹²

Welfare state development in all its regional variations has been marked by numerous inequalities and exclusions (of gender and race, but also urban/rural among others). This is evident not only in Europe and North America, but also in many developing countries where

¹² This section draws heavily on Hassim and Razavi (2006).

for various reasons the construction of effective and inclusive welfare systems has proved difficult.

In the advanced industrialized countries of Western Europe, the post-war social contract between capital and labour underpinning state social regulation and provisioning was based on dominant normative assumptions about gender difference, with breadwinning prescribed for men and caring/homemaking for women. Many women were in the labour force, sometimes continuously, but they tended to occupy the less protected niches as secondary workers with limited access to social insurance benefits. Hence, for many women who spent large parts of their lives outside the paid workforce, and even for those who worked on an irregular basis, access to a pension or health insurance became possible through their relations with a fully employed husband or father, as a derived rather than individual entitlement.

Given this pattern, feminists have used the extent of women's integration into the paid labour market as a mechanism to distinguish between different welfare regimes. At one end of the spectrum, Sweden demonstrated the most (although not completely) egalitarian form of welfare state, and was inclined to a "weak male breadwinner" or "dual breadwinner" model (Lewis 1992).¹³ While ideas for women's dual roles as mothers and workers were put forth in the 1930s and 1940s (in particular, through the influential work of Alva and Gunnar Myrdal), it was only in the 1960s and 1970s that Social Democratic governments put in place policy measures to bring all adult women (including mothers of young children) into the workforce. Important measures included individual (rather than family) taxation (in 1971), rapid expansion of public daycare and parental leave insurance (in 1975, Sweden being the first country to open its child leave policy to men, on very generous terms).¹⁴ However, as Jenson (1997) argues, while in Sweden the male breadwinner model may be weak, the female caregiver model is hegemonic since women undertake the bulk of unpaid care work on a daily basis, and take the bulk of mandated parental leave.

A formal emphasis on egalitarianism also underpinned state socialism, which shared the Swedish model's aim of getting women, like men, into the workforce but without the democratic political institutions of the Swedish state. In state socialist countries, state policy and rhetoric, at least initially, celebrated women's liberation by defying bourgeois models of the family and of femininity, by encouraging women's presence in continuous full-time employment, and by taking public responsibility for the provision of childcare. Gender equality was modelled on a male norm of paid work, and labour force entry was the route through which many women accessed a wide array of social benefits and services. These egalitarian impulses notwithstanding, gender inequalities in wages and labour market status (though far less accentuated than in Western Europe) along with the burden of unpaid work in a shortage economy, remained a palpable part of the legacy of state socialism for many women in the countries of Central and Eastern Europe and the former Soviet Union (Einhorn 1993). A good portion of care work continued to be carried out within the family and by women, while parental leave schemes were made available to women; only under exceptional circumstances could fathers qualify for such leave.

The post-transition scenarios in many state socialist countries illustrate the failure of egalitarian shifts to permeate deep into societies. At moments of crisis or reform, which have reduced or reshaped labour market opportunities, it is generally women who have borne the brunt of job losses or shifts to less desirable or poorly remunerated employment. China is one example where the state planning system ensured cradle-to-grave benefits for urban workers: a guarantee of life-long employment, with enterprise-provided benefits, including childcare/crèches, health and education facilities, maternity benefits and other social

¹³ The other categories were "strong male breadwinner states", where Britain and Ireland were placed, and "modified male breadwinner countries", which included France (Lewis 1992).

¹⁴ As Hobson (2006) and others have pointed out, while policies such as parental leave were gender neutral, practices were not. By the early 1990s, less than one-third of men took any parental leave, and the proportion of days that fathers took off was no more than 10 percent of the couple's permitted leave.

protections. Reflecting the rural/urban cleavage, those employed outside the urban state sector had fewer benefits, and the rural population was largely excluded from this system, although women were expected to participate equally in labour on the communes. The result of state restructuring, which reached its peak in the late 1990s, had effects on employment that were highly gendered: women were generally the first to be let go, and least likely to find alternative employment. They were discriminated against through “early retirement” policies, exacerbating the existing five-year differential in retirement age. The result for many was that any social benefits such as pensions were equally compromised. Furthermore, the dismantling of the collective institutions, including those that supported reproduction and care, has serious consequences for younger women entering the labour force, and increasingly weakens the labour force attachment of women throughout the lifecycle for whom the burden of care for the elderly is also growing (Cook and Dong 2011).

Where the developmental state was successful in forging strong national industries, namely in parts of northeast Asia such as Japan and the Republic of Korea, both the industrial structure and welfare provision remained stratified, with a dual labour market structure that overwhelmingly privileged male workers in core industries. The sectoral distribution of women’s employment, the size of the firms in which they were employed, the occupations in which they were clustered and the nature of their contracts combined to ensure that both the direct benefits of employment and access to social welfare insurance were less advantageous for them. For example, corporate social welfare – which was an important source of welfare in the Republic of Korea prior to the 1997 crisis – was far more generous in the large firms, whereas the bulk of women workers were concentrated in small- and medium-sized firms that could ill-afford the same level of benefits (Cho et al. 2004).

Many developing countries, by contrast, have been characterized by weak state institutions, partially commodified economies, low levels of formal waged labour and a weak fiscal base. The colonial legacy, though experienced very differently, left many countries with deepened social cleavages and lop-sided economic structures that post-colonial governments had a hard time shaking off. The colonial impact was particularly devastating in the “enclave” or “labour reserve” economies of southern Africa, such as South Africa and Zambia, where race, gender and location intersected to create highly differentiated rights of access to state social provisioning. Most of the population was excluded from many welfare entitlements on the grounds of their rurality and reliance on subsistence production (Mhone 2004). The combination of the pattern of male labour migration and colonial policy to keep women out of urban areas intensified women’s responsibility for household reproduction and care in the subsistence-based rural economies (O’Laughlin 1998; Tsikata 2009). They tended to occupy the most tenuous links with the urban economy (often working as domestic workers and nannies in the homes of urban elite households) and any social benefits that came from it. These historical patterns of male labour migration have also had a disruptive effect on marital patterns and men’s engagement with their children (Niehaus 1994; Budlender and Lund 2011), evident in the large number of households with children that are maintained by women in the absence of the fathers of those children.¹⁵ After independence, state provision of important social services such as health, housing and education retained a bias toward the more developed urban areas, despite stated intentions to make development broad based.

In the case of Latin America, from the late nineteenth century some forms of social protection and provisioning developed, even if to varying degrees, to create the embryos of the future social state in “pioneer” countries such as Argentina and Uruguay. These efforts were mainly concerned with the provision of public health and primary education, often as a means to “discipline and homogenize” (Filgueira 2007) the rural migrants and the European immigrants, while social insurance was made available to privileged (and largely male) sectors of the labour and armed forces. Such efforts were reinforced in the 1930s as corporatist arrangements were put in place in countries such as Argentina, Brazil and Mexico in the aftermath of the 1929 crisis,

¹⁵ The same factors also explain the exceptionally high rates of HIV and AIDS infection in southern Africa.

and established more securely in the post-1945 period. This resulted in some expansion in entitlements, notably for organized labour (Molyneux 2007). Social provisioning was expanded in the 1960s and 1970s so that by 1980 human development indicators in Latin America were on a par with those of East Asia (Molyneux 2007).

However, the coverage that the social state provided in Latin America varied enormously: social exclusion was far more extensive in Central America, for example, while the southern cone countries tended toward a more universalistic, even if highly stratified, model (Filgueira 2007). In places where crucial forms of social protection were linked to formal employment and where the latter never included more than a small fraction of the population, vast sections of the population, including the majority of women, were frequently excluded from state-based welfare coverage and relied on non-state welfare provision, for example, by the church. Yet, it would be wrong to assume that women were absent from state social provisioning and protection altogether. Not only did women make up a significant proportion of social security beneficiaries as wives and daughters (“dependents” in the language of social insurance) of male breadwinners, they were also direct beneficiaries of some public services (health, education) as well as being targets of so-called *maternalist* programmes aimed at mothers and their children (Molyneux 2007).

Just as the transitions from socialism noted above dismantled welfare provisions often for the more vulnerable sectors of the population, the rise of a neoliberal policy consensus of the 1980s and the conditionalities imposed on many debt-constrained countries in Latin America and sub-Saharan Africa served to weaken many existing provisions of social insurance and services (such as health and education) that were increasingly privatized and commercialized during this period. Protection measures became increasingly minimal and targeted. The already limited coverage of social insurance benefits in such countries shrunk during this period—a direct result of policies of state sector retrenchment and market-led development as well as a consequence of the related labour market and regulatory trends described in section 2.

Paid work and social protection in the context of recent reforms

The rise in informality in the neoliberal era and implications for social protection

A major consequence of the policies of the 1980s was a rising share of the population employed informally. This was the case in Latin America where the urban formal labour force has shrunk since the 1980s, while the proportion of the workforce in informal employment expanded, creating a formidable challenge to maintain and expand the coverage of social insurance “because informal workers are legally excluded or have voluntary coverage” (Mesa-Lago 2008:2). The informally employed increased from a regional average of 43 per cent of urban employment in 1990 to 47 per cent in 2002 (Mesa-Lago 2008).¹⁶ The factors behind this expansion included: (i) a reduction in formal public employment; (ii) growth in employment in large enterprises at a slower pace than the labour force; (iii) expansion of jobs in microenterprises, domestic service work and self-employment; and (iv) an increase in labour “flexibilization”, such as subcontracting, part-time work or jobs without contracts, all of which lack social insurance (ILO 2003 cited in Mesa-Lago 2008).

The trend toward more informal types of work applies to other regions as well, where labour markets were more extensively informal even prior to the changes of the past two to three decades. In India, for example, where more than 90 per cent of the labour force is in informal employment, the entire net employment increase between the high-growth years 1999–2000 and 2004–2005 has been that of informal workers (Srivastava 2008).

¹⁶ There is emerging evidence from several Latin American countries, most notably Brazil and Uruguay, to show significant progress over the past three to four years in formalizing informal work (Alegre and Filgueira 2009; ILO 2011). The evidence needs to be scrutinized though to ascertain if the formalization drive has included female sectors (and women workers) to the same extent that it has male sectors (and male workers).

Mesa-Lago's (2008) analysis of groups that are difficult to incorporate into formal sector employment (the self-employed, domestic workers, employees of microenterprises and rural workers) suggests a number of key points: (i) the higher the proportion of these groups in the labour force, the more difficult it is to cover them; (ii) countries with legal obligatory affiliation to social insurance programmes have higher coverage rates than those that make coverage voluntary; (iii) fiscal subsidies to poor or low-income self-employed are incentives for coverage; and (iv) special regimes for the rural population provide better coverage than voluntary or restricted regimes.

Domestic workers—of whom a large proportion is women who provide paid care work—provide one example of the challenges to extending coverage. Mesa-Lago (2008) notes that while around 12 countries in the Latin America region have made coverage of domestic workers mandatory by law, in practice coverage remains low because of weak inspection and enforcement and the high risk of dismissal for the worker if she denounces the employer for non-compliance. For example, Brazil and Costa Rica have made coverage of domestic workers mandatory, but only about one-third of domestic workers have pension coverage (27 per cent in Brazil and 39 per cent in Costa Rica). This still compares favourably with the very low coverage of only 3 per cent in Paraguay where coverage is voluntary. Several other countries have recently strengthened the protection of domestic workers, among them Argentina, Chile, Peru and South Africa, with some success. In the case of South Africa, the introduction of minimum wages is claimed to have raised hourly earnings by more than 20 per cent within one year, without apparent negative effects on employment. Other legal requirements, such as the right to a written contract, paid leave, severance pay, dismissal notice and access to unemployment insurance, seem to have had similar positive effects: they raised the proportion of domestic workers with a written contract from 7 per cent in 2002 to 36 per cent in 2007 and the share reporting unemployment deductions from 3 per cent to 32 per cent (Hertz 2004).

As noted earlier, informal labour is often defined in terms of labour relations that do not give the worker access to social protection mechanisms (such as health insurance, pensions or parental leave). As labour markets became more informal from the 1980s onward, the social sectors also underwent significant restructuring in many developing countries. These efforts were driven by a number of objectives in line with the logic of fiscal restraint (particularly in the 1980s and early 1990s) and commercialization of provision. The result was increasing liberalization of private sector provision, pressures for cost recovery within the public sector (leading in turn to the imposition of various fees and charges for public services), decentralization of public service provision to local governments and a general shift to a pluralistic system with a mix of public, private and voluntary providers (Mackintosh and Tibandebage 2006). Below we examine the gendered implications of such trends in two areas of social protection, namely pensions and access to health services, before examining the case of social assistance delinked from employment.

Restructuring employment-based social protection: The case of pensions

Pensions provide an illustration of social protection generally closely tied to formal employment (although at times accompanied by non-contributory social pensions). In general, women have not been well covered by pension programmes, whether public or private, given their exclusion from the more formal segments of the labour market; they are more likely to be unemployed, in part-time or informal work or to have interrupted employment, thus affecting contributions. In many countries, pension entitlements have been derived from husbands or as the widow of a male breadwinner. However, the privatization and individualization of pension provision has tended to exacerbate existing gender-based exclusions and inequalities as the examples of reform experiences below illustrate.

Public pension reforms took place in a large number of middle-income countries during the 1990s, especially in Eastern and Central Europe and Latin America. While the old pension systems were in most cases encountering serious problems (low contributions by both

employers and employees and by the self-employed), the problems were exacerbated by economic crisis, bringing in its wake rising unemployment and labour market informalization. Pension reform thus became part of the structural adjustment programmes undertaken by governments and overseen by the international financial institutions. While there was a general consensus that pension systems needed urgent reform, there was no corresponding consensus on a desirable model for replacing them (Huber and Stephens 2000). Moreover, while there was a range of possible remedies to the problems of pension systems, the international financial institutions and their domestic allies promoted a particular model of reform, introduced in Chile in 1980, involving the privatization of pension management and establishment of individual defined-contribution accounts, accompanied by a state-funded safety net against old-age poverty.

The superiority of the Chilean model was argued on several grounds, including its financial viability (by establishing closer links between contributions and benefits as well as improving work and saving incentives), its positive impact on capital markets and its lower administrative costs. While debates over the adoption of reforms took place and the model was resisted in some countries,¹⁷ concerns with gender equality were largely mute in the discussion. Yet, the move toward privatization and individualization of benefits had significant negative gender implications.¹⁸

To summarize, the fact that pension benefit levels in privatized and individualized systems correspond closely to each individual's record of earnings effectively eliminates redistribution toward low-income groups. The fact that women typically earn lower wages and have a shorter and more interrupted tenure than men (taking more regular breaks for various care-related reasons) means that their contributions are lower, interrupted and thus they receive considerably lower benefits. Since women's higher life expectancy is taken into account in most private systems, women's benefits are further comparatively depressed.¹⁹ Other factors that disadvantage women include the fixed commission on wages (for administrative costs), which affect workers with low incomes more adversely (among whom women are overrepresented), and the difficulties for women of qualifying for a minimum pension by fulfilling the required minimum number of monthly contributions.

In public systems with defined benefits, there are generally similar gender discrepancies, although life expectancy does not affect benefit levels. Although in principle women's disadvantages can be mitigated by generous minimum (or social) pensions or by a weighted benefit formula that favours the lower paid, outcomes depend on specific design features. The recent nationalization of private pensions that took place in Argentina in 2007 and 2008 provides some useful insights (Arza 2010).

Argentina now includes a flat-rate component of the pension benefit (*Prestación Básica Universal/PBU*) that favours women and low-income workers, in particular. However, this component has lost purchasing power in the past few years due to insufficient indexation. In 2009, after the broad expansion of benefits, 81 per cent of women over the retirement age were covered (compared to about 56 per cent at the beginning of 2005). However, the gender gaps in labour market participation and earnings are significant (only 63.7 per cent of women of working age, as compared to 92.3 per cent of men, is in the labour force; monthly earnings are 23 per cent lower for women than for men, partly because women work fewer hours and take more part-time jobs). Women are also more likely to be unemployed, and less likely to have their own pension rights than men. As Arza (2010) explains, the nationalized pension system has maintained a strong link between contributions and benefits as well as the eligibility

¹⁷ As Huber and Stephens (2000) noted, this model was pushed forward in a number of countries (including Bolivia, El Salvador and Mexico), but pressures from the World Bank proved less effective in countries with a more pluralist political system (such as Brazil and Costa Rica) where it was strongly resisted by citizen groups, some political parties, trade unions, legislatures and (some) government administrations.

¹⁸ Arenas de Mesa and Montecinos 1999; Huber and Stephens 2000; ILO 2001.

¹⁹ While the long life expectancy of women is taken into account actuarially, the shorter life expectancy of lower income groups is not.

requirement of 30 years of contributions. The reforms thus far have not tackled the problem of gender wage gaps or labour market inequalities—for example, by putting in place a larger flat-rate benefit to reduce the impact of earnings gaps (Arza 2010). Nor have they included any provisions to reduce the impact of childbearing and career breaks on benefit levels, for example, by creating a universal non-contributory pillar or by putting in place more specific measures to compensate for women’s interrupted careers (through “contribution credits” for childrearing, for example, as Chile has done recently).

Pensions, as an entitlement closely tied to labour market attachment, clearly replicate closely the gendered inequalities in employment, including gender wage gaps, while ignoring unpaid reproductive work. The shift to defined-contribution individual accounts generally reduces entitlements derived from husbands, further eroding any notion of a “male breadwinner” model. While mechanisms can be included in the design of programmes to reduce some of the discrepancies facing women, these are rarely implemented in practice; many women remain excluded from all but non-contributory social pensions (where they exist) or other forms of social assistance in the event of extreme need. As the labour market provides an increasingly restrictive route to expanding old-age protection, other mechanisms—whether based on citizenship or other claims—become necessary for ensuring some basic security to large population groups in low- and middle-income countries.

Social sector restructuring: Health

In comparison with pensions, the link between access to affordable health care and labour market attachment is more varied with a growing range of systems of provision and financing. Nonetheless, reforms similar to those in other social sectors—toward liberalization, commercialization and competition, the introduction of user fees and moves toward cost recovery—had huge (and well-documented) impacts on the access to health care of the poor. Women have been affected due to lower incomes, less likelihood of having access to employment-based insurance and as those bearing most responsibility for the health of children, the ill and the elderly. A significant amount of literature has analysed the gender impacts of health sector reforms in different contexts. Here we present some examples to illustrate key points emerging from this literature to highlight the constraints on accessing basic social protection facing women who are in precarious labour market conditions, but also possibilities for more inclusive models of health sector reform.

Health sector reforms in many parts of the developing world involved “liberalized clinical provision and public sector commercialization [that] have generated and legitimated high levels of out-of-pocket health spending by the poor as well as the better off” (Mackintosh and Koivusalo 2005:4). A shift to a privatized or user fee-based system requires out-of-pocket payments or alternative payment mechanisms such as health insurance. As in the case of pensions, enrolment in health insurance programmes (whether social or private) is often employment based, thus strengthening the link between access to health care and formal employment (Huber 2000). Coverage of such programmes has thus tended to be limited, especially (as in most countries of sub-Saharan Africa) due to the large size of the informal sector. In the absence of insurance options, the key change—to more extensive and explicit reliance on private payment—is likely to have disproportionately disadvantaged poor women, who typically undertake a larger share of unpaid work and who often need to finance their own health expenses and those of their children (Mackintosh and Tibandebage 2006).

Argentina provides an example of a deeply segmented health care system, where the formally employed had been covered by health insurance schemes or *obras sociales* (organized by each trade union to which the workers were obligated to affiliate). The 1991 reform of the health sector was based on deregulation of the health insurance schemes, insurers’ freedom to select their members and self-management by public hospitals (see Iriart 2005). Coupled with the increasing precariousness of labour markets during the 1990s, these reforms meant that an increasing proportion of the population was no longer covered by health insurance

programmes (rising from 36.9 per cent of the population in 1991 to 48.1 per cent in 2001). Interestingly, women were not disadvantaged vis-à-vis men in terms of coverage (in fact, slightly more men than women lacked coverage, 50.2 per cent versus 46 per cent) given that the person with insurance could extend the benefits to the entire family. However, a higher proportion of women of reproductive age (15–29 years old), namely 49.8 per cent, lacked coverage than did women as a whole (46 per cent) (Esquivel and Faur 2007).

The diminishing coverage was aggravated by the reduction in the types of services offered, higher prices charged to users and the deterioration of public health services, which were also highly variable across the federal state. The demand for public health services increased during this period, whereas public health spending did not. In other words, public health expenditures did not keep pace with the increase in demand for services from those who were no longer able to access health care through social insurance programmes. This primarily impacted lower-income households, historically the principal users of public health care facilities. However, the succession of crises eventually affected middle-income sectors as well, which soon accounted for 29.3 per cent of the population using public health services (Esquivel and Faur 2007).

By contrast, the National Health Insurance of the Republic of Korea has expanded its coverage since the late 1970s and can claim to be universal since the latest wave of reforms undertaken in 2000 (Kwon and Tchoe 2005). Universal coverage was achieved by integrating two health insurance funds into the National Health Insurance: one composed of wage and salary earners who pay contributions on their taxable incomes; and the other of “residence-based” members (the self-employed, farmers, temporary workers who are not classified as wage and salary earners, and female-headed households). The contributions of residence-based members are calculated on the basis of different criteria such as the assets they own, sex, age and the number of family members. A third source of funding comes from government subsidies. The core premise of the integration reform has been to “widen the risk pool of health insurance, and enhance equity by redistributing financial responsibility” (Kwon and Tchoe 2005:242).

Kwon and Tchoe’s (2005) assessment of the redistributive impact of National Health Insurance integration (across different income groups) shows that among the wage and salary earners integration has had a positive impact on redistribution, with the lower-income groups paying much less than before, while the highest income groups are now paying more. Their data are not disaggregated by gender; however, if we assume that women cluster among the lower income categories (a realistic assumption), then the impact of integration can be judged positively from a gender perspective. The assessment also found positive evidence of redistribution among the residence-based members, where women in precarious work conditions and in full-time care roles are likely to be found. Yet, the evidence from household expenditure surveys reviewed by the authors also shows that out-of-pocket payment for health has in fact increased relative to income for the lowest income groups in 2000 compared to 1996. The Korean trajectory suggests that national insurance-based systems can become inclusive if risks and funds are pooled among a larger population and if the state is willing to subsidize the contributions of irregular workers and other residents who cannot make regular contributions into health insurance funds.

In the absence of inclusive social insurance programmes subsidized by the state, privatized health systems and/or employment-based health insurance are likely to exclude those with irregular and informal labour market trajectories. While some groups of women may be covered through the health insurance programmes of their husbands or fathers (as “dependents”), others will rely on out-of-pocket payments. Where public services are free or affordable at point of use, in plural or commercialized systems, such services tend to be of low quality. The fact that investment in public health services in recent decades has not kept up with the rise in demand means that in many developing countries women, in particular, who are responsible for the health of their family members, have faced long delays and high out-of-pocket costs in accessing public health services of relatively poor quality for themselves and their dependents.

Unpaid work and social assistance: Benefits delinked from employment

As the previous discussion has shown, employment-related social insurance programmes financed through the contributions of employers and employees disproportionately exclude women in their individual capacity, given their concentration in informal or “uncovered” sectors, or the temporary and interrupted nature of their employment. Women are, therefore, more likely to become the recipients of forms of social protection that are provided independently of employment. In contexts of extensive poverty, informality and stagnant employment opportunities, innovative social assistance programmes have emerged largely from the South in response to the failures of development policies during the “lost” decades of adjustment and (in Asia) in response to crisis. These programmes have attracted attention from the international community, coming to be seen as social protection interventions with potentially the strongest direct impact on poverty reduction. Women have become a visible target of these programmes, not as rights-bearing individuals but, almost by default, in their roles as mothers, carers and family managers.²⁰

In countries with segmented and dualist economies such as Brazil, Mexico and South Africa, emphasis has been placed on social assistance as a means to combat poverty and economic insecurity. In Brazil, where contributory programmes cover less than half of the economically active population, cash transfers, often targeted to the poor, have become central within the social protection system since the late 1990s. This includes non-means-tested rural pensions and the flagship conditional cash transfer (CCT) programme Bolsa Familia. In Mexico, likewise, the CCT programme Oportunidades (Progresa before 1997) has attracted considerable attention in recent years as the country grapples with the legacy of a highly segmented and fragmented social protection system. Both are CCT programmes that in return for cash stipends require that children attend school, family members have regular health check-ups and mothers attend hygiene and nutrition information sessions. While they are targeted programmes that identify beneficiaries based on a means test, their actual reach is more extensive than the narrow targeting associated with “safety net” type projects of the early 1990s. Moreover, as human development interventions, the programmes have had a number of important achievements that are well documented in terms of children’s school attendance and drop-out rates as well as improvements in child nutrition.²¹

Most important, from the point of view of this paper, *Oportunidades*, in particular, has shown sensitivity to gender issues by making the cash transfer directly to mothers in the selected households (motivated by the literature that finds that resources controlled by women are more likely to be allocated to child health and nutrition than resources allocated to men) and by providing larger education stipends for girls than boys (from grade seven onwards). South Africa also has significantly expanded the reach of its non-contributory social assistance benefits that are financed from tax revenues. Like cash transfer programmes elsewhere, women in South Africa also constitute on average close to 85 per cent of the recipients of these programmes (see table 3).

²⁰ The dualism between rights-based claims to social insurance programmes to which beneficiaries “contribute” and the needs-based claims to “non-contributory” social assistance programmes has a gender subtext, as Nancy Fraser and Linda Gordon (1994) noted, for the United States welfare system.

²¹ For Brazil, see Melo (2008); for Mexico, see Escobar Latapi and Gonzalez de la Rocha (2009); for a broader analysis, see Dfid (2011).

Table 3: Distribution of grants among men and women, South Africa, 2008

	Male	Female	Per cent female
Child Support Grant	83,652	4,852,514	98
Older Person's Grant	629,233	1,673,017	73
War Veteran's Grant	1,437	323	18
Disability Grant	618,540	765,349	55
Foster Child Grant	17,814	290,537	94
Combination of grants	180	6,544	97
Care-Dependency Grant	3,483	98,731	97
Total	1,354,659	7,687,408	85

Source: SOCPEN (2008).

There are, nevertheless, elements in the design and implementation of these programmes that have received critical appraisal in recent years. Here, we focus, in particular, on those from a gender perspective.²²

One set of concerns relates to the conditionalities attached to these cash transfers, which require time inputs on the part of their recipients, very often women. In addition to commitments to taking their children for regular health checks and attending workshops on health and hygiene, beneficiaries may also be required to contribute a set number of hours of community work such as cleaning schools and health centres (Molyneux 2007; Chant 2008). These requirements, critics contend, intensify women's already heavy workloads. Furthermore, evidence to date generally has demonstrated that it is not the conditionalities per se that cause the positive outcomes (in children's schooling, for example), but rather the injection of additional cash into the household, weakening the arguments for such conditionalities (Budlender 2008a). By contrast, in South Africa means-tested social assistance benefits such as the Child Support Grant, for example, have been highly redistributive, contributing to a reduction in poverty (of about 2 per cent in 2005) as well as to improvements in children's school enrolment and nutrition (Budlender and Woolard 2006), yet without any behavioural conditionalities.²³

A related criticism has been that women in such programmes seem to be "primarily positioned as a means to secure programme objectives; they are a *conduit of policy*, in the sense that resources channelled through them are expected to translate into greater improvements in the well-being of children and the family as a whole" (Molyneux 2007:439; Bradshaw 2008). In many cases, these social assistance payments are made directly to the mother in the knowledge that women are more likely (than men) to prioritize children's well-being. The availability of child-oriented cash transfer schemes is indicative of some degree of public responsibility for children and their care. A reasonable assumption is that transfers have a positive effect on the resources poor women have at their disposal. A regular and reliable source of income should be viewed positively, particularly in contexts where large numbers of women care for children and other dependents on their own, and may even facilitate women's job search and access to paid employment (Veras Soares et al. 2007). Yet questions remain about women's own economic security: their access to the labour market, their opportunities for obtaining training and their security in old age.

²² There are broader concerns about the problems with means testing and targeting that are not explored here. There are also concerns that while cash stipends may enhance poor people's access to education and health services (by enabling parents to purchase school uniforms and books, for example), they do little to increase the supply and quality of public health and education services, especially in poor areas and communities (Melo 2008; Escobar Latapi and Gonzalez de la Rocha 2009; Dfid 2011).

²³ See Lund (2011) for clarification regarding the recent imposition of conditionalities on the Child Support Grant and the argument why linking it to school attendance is "a step in the wrong direction".

Moreover, it is clear that the current emphasis on social assistance programmes (CCTs being the most prominent) has not in fact overcome the historical bifurcation between social insurance and social assistance: (i) social assistance benefits are often set at a very low level (this is especially so in the case of family and child benefits); (ii) access to them is means tested; (iii) conditionalities are either specified in the programme and/or included on the ground by welfare officers and administrators; and (iv) their financial sustainability is not always assured (in some countries they rely on donor funding). When we reflect again on the gendered divisions between paid/unpaid, formal/informal and reproductive/productive work, it becomes clear how the interactions between women's reproductive role, their weak labour market affiliation and their differentiated access to social protection (designed in ways that further reinforce their reproductive roles) shape and entrench the multiple and persistent gender inequalities found in varying degrees across the world.

More enabling forms of social protection

Are there then opportunities for alternative forms of social protection, whether linked to or separated from employment status that can challenge gender inequalities and improve outcomes for women in terms of both work and welfare?

The best examples of progress in reducing gender inequalities in employment and welfare come from the Nordic welfare states. In Sweden, for example, women have been able to gain a strong foothold in the labour market under relatively good working conditions and subject to relatively small gender wage gaps. While gender-based segmentation persists in the labour market, and the division of unpaid care work remains unequal (although less so than under other welfare regimes), tax-financed and publically provided services (health, education, care) have reduced the burden that is placed on women's shoulders. Not only have generously funded public care services reduced the care burden on households, but they are also a key employer of women, offering good wages and working conditions. This strategy has been complemented by a strictly gender-egalitarian tax and transfer system that provides generously funded public services, universal family benefits and generous family leave policies (that women predominantly use). On a range of indicators, including the poverty of single mothers, Sweden scores well compared to other OECD countries.

However, the possibilities for such policies (as noted by Heintz and Lund 2012) are largely grounded in full employment. Elsewhere, benefits such as the right to paid maternity or parental leave are highly constrained in contexts where significant numbers are in informal employment. In Argentina, for example, the law that stipulates a three-month maternity leave at 100 per cent wage replacement applies only to half the female workforce due to pervasive informality (Faur 2008). In countries where a larger share of the workforce works informally, as in India or Tanzania, paid leave is only an option for the few (at most 10 per cent) who are formally employed.

There are, nonetheless, a range of policies that can provide social protection, while also contributing to a more transformative agenda, particularly from a gender perspective. Above all, this involves a focus on the importance of care and unpaid work in the economy and on the links between such work and paid employment and between these forms of work and access to social protection. In addition, critical issues relate to how women are positioned within any programme: (i) as contributors with claims on benefits; (ii) as citizens with entitlements; (iii) as consumers; (iv) as providers of unpaid reproductive or community labour; and (v) as mothers or dependents.

A first set of more transformative policies involves a recognition of the collective nature of many of the goods and services needed for social reproduction: while cash transfers relax an income constraint, they also imply a privatization of the solutions to the care responsibilities women disproportionately shoulder. By contrast, direct service provision free at the point of use (for health and education), or at affordable cost (housing, water and sanitation, transport),

significantly reduces the costs to low-income households—and particularly to women—of both meeting their domestic responsibilities while also seeking or participating in paid labour. In the case of health, public provision with commitments from the government to invest in better quality services (as in Thailand) can significantly reduce out-of-pocket costs and the consequences of catastrophic expenditures. A narrowing of the social protection agenda to individual transfers has served to marginalize such collective solutions on the policy agenda.

Second is a concern with the relationship between social assistance and other forms of protection and employment: active labour market policies can facilitate transitions from assistance to work. However, programmes need to be designed with such possibilities in mind, as Cecchina and Madariaga (2011:173) state in relation to CCTs, they need to be “a port of access to a comprehensive and inclusive social protection system” and to be linked to employment policies to ensure improved labour market opportunities and outcomes. Such possibilities in turn depend on the broader economic environment in which jobs are created.

Third, the design and implementation of specific measures in the local context also shape the potential for transformation of any intervention. Conditionalities (largely the responsibility of women), for example, can be implemented in more empowering ways that provide information and support to meet conditions, or in more punitive ways with a risk of losing benefits when conditions are not met. Much of this depends on the overall value of the programme as well as on the training and quality of local implementers.

Finally (and expanding on the first point on collective infrastructure), accessible and quality care services can assist families in balancing the need to earn an income with the need to provide care for their dependents, relaxing the time constraint faced, in particular, by women, thus playing a pivotal role in expanding women’s life options, especially their ability to engage in paid work. The demand for accessible care services has been high on women’s movements agendas in many industrialized countries, and women’s rights advocates in other countries are increasingly articulating them as well. Feminist demand making is sometimes supported by child rights advocates.

Middle-income developing countries such as Argentina, Chile, Mexico, South Africa and Uruguay have been experimenting with a range of care-related policies, including early childhood education and care services. All of these countries are also characterized by high levels of income inequality. The challenge they face, therefore, is not only to expand service coverage, but also to do so in a way that reduces class and regional inequalities in the quality of service accessed by children from different socioeconomic groups. This becomes a formidable challenge when a mix of public and private provision is used and where different kinds of “public” services are targeted to children from different socioeconomic backgrounds.

Shifting care out of the family is now advocated by a wide range of policy advocates as a mechanism for expanding employment opportunities for women. However, realities on the ground tell a more complex story. What is particularly problematic is that care-related social programmes—be they in the area of early childhood education and care or the home-based care programmes that have mushroomed in response to the care demands associated with HIV and AIDS (Lund 2010; Meena 2010)—have come to rely heavily on “voluntary” or “community” work. This is very often a shorthand for unpaid or underpaid work that is predominantly performed by women. Paid domestic service is another form of paid care provision that has grown in recent years in developing countries with high levels of income inequality such as China and India as well as in many high-income countries. Many of these workers have little or no access to social protection programmes (for example, health insurance), and sometimes have to leave the care needs of their own dependents unattended in order to earn their living (Palriwala and Neetha 2010).

This is a very different scenario from the Swedish one where care service expansion was financed and regulated by the state and where care workers are public employees, with all the

rights and entitlements that it implies. If the expansion of the service sector, and care services, in particular, is going to play the role of a growth engine that is capability-enhancing as well as employment-creating, then respect for workers' rights, the struggle for equal pay and the assurance of quality outcomes in the care sector all constitute important challenges that public policy needs to confront (Razavi and Staab 2010). When care work is decently paid and protected, it can meet the interests of both workers and users of services.

Conclusion: Toward a Gender-Egalitarian Policy Agenda

What lessons that can be drawn from the review of experiences (both positive and negative) for the construction of a gender-egalitarian policy agenda? In particular, what does this discussion suggest about possibilities for reshaping the relationships between employment, work and social protection to achieve improved outcomes for women?

The following policy suggestions emerge from the preceding discussions:

- Unpaid work requires recognition as a valuable social contribution – for example, in universally available parental leave policies as well as through investment in the improved delivery of public services, especially clean water and sanitation.
- Provision of accessible and affordable care services – as essential to assist families with their unpaid care responsibilities and as a sector providing relatively well-protected jobs.
- Care services that are regulated in order to provide a source of decent employment.
- Investing in good quality public services, particularly health and education, as private access is likely to remain beyond the reach of many women and men.
- Broadening the coverage of health insurance programmes to all citizens whether through different kinds of contributions (not only through the formal sector work, but also informal, voluntary and unpaid work) or public support is another policy priority.
- Family benefits of the kind that social assistance programmes provide should be seen as one component of a much broader set of social policies: because these benefits only go to families/women for a specific period in their lifecycle (when children are young) to help with the costs of raising children, they cannot be seen as a substitute for public services, nor as an alternative to decent employment.
- Women need decently paid work to ensure their own economic security and that of their dependents (although family benefits can be an additional component).
- Pensions for security in older years – contributory pensions should be adjusted to take into account persistent labour market disadvantages facing women (lower rates of participation, lower earnings, more interrupted careers, unpaid work), or supplemented by non-contributory pensions that take these factors into account.

Additionally, in low-income, rural or highly informal economies a number of policy arenas are generally prioritized by women themselves, but fall outside most formal social policy provisions: in particular, secure housing (whether as a source of shelter, protection and security or a place of production) is a foundational need on which access to many other entitlements and to employment depend (Cook and Kabeer 2010). Similarly, basic economic infrastructure outside the social sectors – roads and transport, for example – is critical for accessing other services and achieving both social and economic outcomes. This calls for the integration of social issues and gender equity goals across all areas of policy and not just in the (often weak and resource-constrained) “social” sectors.

Turning to the gendered structures and processes, discussed in the paper, that limit women's formal employment opportunities and compromise their access to social protection, it is clear that one key category of policy options, largely separate from the labour market, socializes the costs of reproduction. Some of these options are highlighted in the set of policy implications listed above. Investing in the provision of services, or otherwise supporting families, to reduce the burden of reproduction on the household has implications for employment—whether in terms of releasing women's labour or in supporting the (re)production of labour for the market. From a feminist economic perspective, the critical challenge is to bring the reproductive sector (and thus recognition of unpaid work) within the domain of analysis of the economy and markets, thus fully accounting for the costs associated with the production and maintenance of labour and families. Support for these processes should start to redress the inherently unequal structures of welfare provided to workers in these different sectors of the economy.

The direct role of the state through well-designed public policies is obviously critical to addressing gender inequalities and exclusions described above, although the historical experience also recognizes that markets and families are critical providers of individual welfare. Emphasis is generally placed on the state involvement in a clearly defined set of functions to support people in the event of contingencies (ill-health, old-age, unemployment). But the state in the more equitable advanced economies (as described) has also played a critical role in regulating markets, in ensuring labour standards and in reducing the cost of reproduction on families, thus supporting institutional arrangements and conditions under which more equitable and cohesive societies can thrive. While direct social policies were part of this story, a part also lies in the regulatory reach of the state. The retreat of the state from support for organized labour and other redistributive agendas has shifted the balance of market power away from labour, and inevitably further away from the more marginalized (such as women). As the evidence suggests, the result is rising inequalities along multiple dimensions—including by income, between formal and informal workers, and by gender. Redressing these structural underpinnings of women's exclusion will require new forms of regulation.

The above analysis suggests that while specific mechanisms and interventions are essential for overcoming gender-specific constraints, they also need to be combined with broader shifts in policy in which the unequalizing effects of the market are tempered not just through redistributive measures (fiscal policies and social assistance), but also more significantly through regulations and institutional arrangements that redress the weak position of labour in the economy as well as the discriminatory valuation of different kinds of labour (by gender, race, etc.) that place the creation of productive employment more centrally on national policy agendas.

While direct social policies delinked from labour, under current circumstances of informality and segmentation, may be most effective in overcoming some gender constraints, ultimately these kinds of instruments need to be accompanied by an employment-generating growth path that explicitly creates opportunities for women to secure access to gainful, productive and decent work. The alternatives of further delinking redistributive policies from the labour market—such as through a basic income grant to all citizens—may address some of the material or income constraints of low-income women, but alone would not address the gendered constraints raised in this paper.

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