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GENDER EQUALITY AND ECONOMIC GROWTH IN THE WORLD BANK *WORLD DEVELOPMENT REPORT 2006*

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ABSTRACT

This contribution examines how gender equality features in the World Bank's *World Development Report 2006: Equity and Development*, focusing on its conceptual framework, use of empirical evidence, and policy recommendations. It concludes that despite acknowledging that liberalization and privatization have been captured by elites for their own benefit, the report still clings to a neoclassical understanding of how markets and competition work. Moreover, although the report emphasizes gender inequality in opportunities as a trap that hinders economic growth, it shows no understanding of economic growth as a gendered process in which old forms of gender inequality are weakened but new forms of gender inequality emerge.

KEYWORDS

Economic development, economic growth, equality, gender, World Bank

JEL Codes: B54, D63, O1

INTRODUCTION

It is widely agreed that the Washington Consensus – the simplistic view that restrictive monetary and fiscal policy, market liberalization, and privatization promote better and faster development – has been superseded. The Washington Consensus, shared by the International Monetary Fund (IMF), the World Bank, the US Treasury, and the US Agency for International Development (USAID), shaped the stabilization and structural adjustment policies of the 1980s and early 1990s. By the late 1990s, the disappointing results of these policies were evident, and the Washington Consensus was in some disarray. The World Bank, in particular, had made some changes in both its theory and policy, with more focus on empowerment and participation of poor people. There was talk of transition to a new period in development policy and analysis – a ''post-Washington Consensus'' – in which more attention is paid to social aspects of development.[1]

This paper argues that the *World Development Report 2006: Equity and Development* (hereafter referred to as the *WDR2006*) is emblematic of that shift. The *World Development Report* is the annual flagship publication of the

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World Bank, designed to be accessible to a wide audience and an attractive resource for teachers, students, journalists, and civil society activists, as well as development policy analysts in government and international agencies. It has an important influence on discourses of development, on what many people take to be ''common sense'' about development. Each year it has a special theme, and in 2006, in response to mounting criticism of growing inequality within and between countries, the theme was ''equity and development.'' In the *WDR2006*, it was argued that equity matters in its own right and should be an objective of development policy, not only an instrument to achieve other goals. However, the report makes clear that its focus is not on equality in outcomes, but on equality in opportunities. Thus, its policy focus is on the distribution of assets, access to markets, and political voice – not on the distribution of income. In addition, the report hedges its bets by buttressing its focus on equity with the argument that greater equity could also lead to greater efficiency, and by arguing that some equity-promoting policies might conflict with efficiency (as defined by neoclassical economics) and that such policies should be rejected.[2]

There was some recognition in the *WDR2006* that the policies of liberalization and privatization had flaws. In what I take to be an important innovation in World Bank thinking, the report acknowledges that liberalization and privatization have in many cases been captured by elites and become a source of inequality (World Bank 2006: 182). Nevertheless, the authors of the report clearly feel that equity is a controversial topic, and that they may face criticism for focusing the report on equity, rather than on absolute poverty. This may be related to the fact that the political climate in the US at the time when the report was being prepared was not favorable to an emphasis on equity as a goal of public policy. There are large variations in tone among different sections of the report, and considerable tacking backwards and forwards between different viewpoints on the relevance and desirability of equity.[3] Of course, as Shahra Razavi (2006) points out, the links between changes in the discourse offered by *WDR2006* and the policy conditions attached to World Bank loans (and spelled out in Memoranda of Understanding between the World Bank and governments that borrow from the World Bank) are somewhat tenuous. Nevertheless, discursive shifts in key World Bank documents are noteworthy to the extent that they widen the intellectual space available for debating development with powerful actors in development processes and for challenging and changing ''common sense'' about development. This study discusses the ways in which gender features in the *WDR2006* and affects the economic analysis it provides. It argues that although the *WDR2006* makes considerable departures from standard neoliberal prescriptions, it does not have an adequate understanding of capitalist development and its gendered characteristics, and as a result fails to provide policy recommendations that address the ways in which gender inequality is not only weakened but also recreated and sustained by capitalist development.

The World Bank did not pay much attention to gender issues in its research or practice before the early 1990s. However, since 1995, gender inequality has been given more attention, culminating in the publication of a policy research report *Engendering Development Through Gender Equality in Rights, Resources, and Voice* (World Bank 2001). A series of operational tools for incorporating gender analysis into the work of the World Bank were also developed (described by Zafiris Tzannatos 2006). For instance, in 1994, an operational policy statement on gender was issued (Operational Policy 4.20) focusing on five sectors – agriculture, education, health, financial services, and labor. But, as Tzannatos (2006: 22) notes, structural adjustment programs were not included. In 2001, a new procedure was introduced: a Country Gender Assessment has to be produced for all borrowing countries. However, there is no *requirement* for country directors or project task team leaders to include attention to gender equality in their operations. Based on her assessment of institutional mechanisms for gender mainstreaming in the World Bank, Carolyn Long concludes: ‘‘There have been no incentives for including gender-related activities or sanctions for not doing so’’ (2006: 45). Attention to gender equality depends on the presence of individual staff prepared to raise gender issues; it is not built into the institutional routines of the World Bank. As Long points out, staff members are still rewarded primarily for getting loans approved (48), and attention to gender is not a requirement for approval of a loan. For example, the production of an acceptable Poverty Reduction Strategy Paper (PRSP) is a condition of approval of program loans,[4] but there is no requirement for the adequate treatment of gender, and very few PRSPs treat gender issues in any depth (Elaine Zuckerman 2002).

Despite the lack of specific gender-related incentives and sanctions, some attention is paid to gender inequality in the *WDR2006*, and recommendations are made for policies to reduce such inequality. Nevertheless, the report has fundamental limitations, stemming from the conceptual framework in which the questions of gender inequality are posed and the scope of the empirical evidence from which it chooses to draw. Gender is implicitly considered within a ‘‘modernization’’ framework, in which gender inequality is viewed as a feature of ‘‘traditional’’ societies and is therefore not inscribed in ‘‘modern’’ commercial, industrial societies. The research on gender equality cited in the report is largely confined to research carried out within the World Bank or by neoclassical economists working within a paradigm shared by the World Bank, although there are a few references to the work of feminist economists in the domain of microeconomics.

Many of the limitations of the *WDR2006* are similar to those of *Engendering Development,* which is extensively critiqued in a collection edited by Drucilla Barker and Edith Kuiper (2006). Nonetheless, there are some interesting differences in the production and positioning of the two reports, and it is thus useful to subject the *WDR2006* to feminist scrutiny. The production of the *WDR2006* involved a large team, most of whom had no specific responsibility to consider gender equality issues, and it is read by a large global audience, many of whom will have no specific interest in or commitment to gender equality. The *WDR2006* reaches a much wider audience than *Engendering Development*. A close reading of the report reveals the way and the extent to which gender issues are understood and incorporated in analysis by the ''mainstream'' within the World Bank, and also reveals tensions and fissures in that analysis.

THE CONCEPTUAL FRAMEWORK OF THE *WDR2006*

What does the *WDR2006* mean by ''equity''? It frequently uses the terms ''equity'' and ''equality'' interchangeably. This is in contrast to the distinction that has often been drawn between ''equity'' and ''equality'' in the discussion of the Platform for Action, agreed upon at the Fourth United Nations Conference on Women in Beijing in 1995, and in relation to the Convention on the Elimination of All Discrimination Against Women (CEDAW).[5] In these contexts, ''equity'' is often used to mean de jure or formal equality (usually with reference to the laws of a country and the formal rules of organizations), whereas ''equality'' is understood as substantive, de facto equality in outcomes. Thus, with reference to the labor market, ''equity'' is understood to mean the absence of explicitly discriminatory laws and practices, while ''equality'' is understood to mean the ending of gender wage gaps and occupational segregation. One of the reasons for this distinction is that, as feminist political philosopher Anne Phillips points out:

> We can only be confident that opportunities were equal when the outcome is equal too. Any systematic disparity in outcomes – whether this be a concentration of certain groups at certain points of the social hierarchy or a marked segregation of occupations and roles – alerts us to a likely inequality in initial opportunities. (2004: 13)

The *WDR 2006* is much more comfortable with calling for equity in opportunities than for equality of outcomes. It appeals to the notion of ''fairness,'' which the introduction to the *WDR2006* defines in terms of two basic principles:

> *Equal opportunity*. The outcome of a person's life, in its many dimensions, should reflect mostly his or her efforts and talents, not his or her background. Predetermined circumstances – gender, race,

> place of birth, family origins – and the social groups a person is born into should not help determine whether people succeed economically, socially and politically.
>
> *Avoidance of absolute deprivation*. The road from opportunities to outcomes can be tortuous. Outcomes may be low because of bad luck, or even because of a person's own failings. Societies may decide, for insurance or for compassion, that its members will not be allowed to starve, even if they enjoyed their fair share of the opportunity pie, but things somehow turned out badly for them. (World Bank 2006: 18–9)

In this definition, there is absolutely no allowance for structural factors that might make the link between equality of opportunities and equality of outcomes particularly ''tortuous'' in profit-driven capitalist economies.[6] There is no allowance for the fact that in such economies, large numbers of people work in hierarchical organizations in which there are only a few places at the top, irrespective of how hard people work or how talented they are; for the fact that the commercial markets on which people depend for their livelihoods are intrinsically uncertain institutions and subject to herd behavior, so that individual precautionary behavior is no guarantee against loss of livelihood; or for the fact that societies will be reproduced only if some people are willing to take on responsibility for unpaid care work, even though this tends to put them at a disadvantage in capitalist labor markets.[7] Individual bad luck and personal failings may play a part in individual outcomes, but a considerable degree of inequality of outcomes is ''hard-wired'' into the functioning of capitalist economies.

The concern with outcomes in the report's definition of equity/equality is limited to an avoidance of absolute deprivation. Moreover, the avoidance of absolute deprivation is not couched in terms of rights of citizens, even though in 2005 the World Bank took the lead in producing the ''Arusha Statement on Social Policy,'' which emphasized the transformation of subjects and beneficiaries into citizens with universal rights (Global Social Policy Forum 2006: 261).[8] Rather, as the quotation above demonstrates, the *WDR2006* makes its avoidance of absolute deprivation a matter of political prudence or charity.

However, the World Bank is convinced that ''people prefer fairness'' (2006: 80), based on behavioral economics, game theory, and social psychology. But the critical question of what determines people's perceptions of what is ''fair'' is not discussed. In unequal societies, rich and powerful groups have the capacity to influence the meanings attached to fairness in ways that perpetuate their power. In fact, there are some international standards relating to fairness set out in human rights treaties and the recommendations produced by the UN bodies that monitor their implementation. The *WDR2006* does briefly mention international human rights law, and its fundamental principles of equality and non-discrimination, in buttressing the argument that it is appropriate for the report to focus on equity (79). But, the report does not appeal to human rights norms to clarify the meaning and application of such principles.[9]

The report does not engage in any explicit discussion of the meaning of gender, but it frequently invokes gender as part of a list of so-called ''predetermined circumstances,'' which also include, at various points, race, caste, religion, place of birth, sexual orientation, and family background. Gender is understood primarily as a characteristic of individuals, not as an unequal social institution that flourishes even in societies that are not ''patriarchal'' in the classic sense of being dominated by the rule of the fathers.

The report finds it important to isolate ''predetermined circumstances'' because it considers them ''morally irrelevant'' (World Bank 2006: 4), meaning that a person cannot be blamed for them. The separation of what a person can and cannot be held responsible for is central to the ethical framework of the *WDR2006*, as it considers a concern for equity to be: ''the quest for a situation in which personal effort, preferences, and initiative – rather than family background, caste, race or gender – account for the differences among people's economic achievements'' (74). Clearly, there is no performative element to such a concept of gender, no allowance for the variety of ways to choose to live as a woman or man, no allowance for any disruption of the binary of male/female – no ambiguities. This understanding of gender as a pre-determined personal characteristic confuses gender and sex (more precisely, ''sex-at-birth''). Indeed, the report sometimes uses ''sex'' and ''gender'' interchangeably.[10]

This inadequate understanding of gender is coupled with an inadequate understanding of social class. There is reference to groups that dominate and those that are dominated (World Bank 2006: 2). But the groups that dominate tend to be described as ''elites'' and ''oligarchs,'' and there is little mention of modern capitalist corporations and their chief executive officers. The examples of oligarchic dominance provided include cases of ''extreme predation,'' such as Zaire under Mobutu and Haiti under the Duvaliers, and cases of rent seeking through alliances between economic and political elites, such as the Philippines under Marcos and ''much of Latin America in past decades'' (130). A few historical examples are given for rich countries (for instance, banking in the US in the early 1800s), but ''oligarchic dominance'' is clearly seen as something ''pre-modern'' that is not systematically found in developed economies, despite the lobbying and political influence of large corporations.

Little attention is paid to capital-labor relations. The implicit vision of the *WDR2006* is that the self-employed, small farmers and small businesses can be the engines of growth, provided that self-serving elites and oligarchs do not impede them. But, while self-employment, family farming and small businesses provide a lot of employment, rapid growth has always been driven by medium- and large-scale companies employing wage labor.

The *WDR2006* argues that there are complementarities between equity and economic growth (or ''prosperity,'' the term frequently used in the report to mean much the same thing) such that some equity-promoting policies also promote increases in output (often referred to by the report as ''economic efficiency''). The overview of the report identifies two broad sets of factors leading to such complementarities. The first concerns ''imperfections'' in markets for credit, insurance, land, and human capital that prevent resources from flowing where returns are highest, and instead channel them to those who have more wealth. In line with standard welfare economics, the *WDR2006* argues that the best policy is to correct such market failures. But, if this is not feasible, ''some forms of redistribution – of access to services, assets, or political influence – can increase economic efficiency'' (World Bank 2006: 2).[11]

The second set of factors relates to inequitable non-market institutions. For instance, inequitable political institutions, controlled by elites, direct resources to those with the greatest political influence rather than those with the greatest capacity to use resources efficiently. This is said by the report to lead to less well-off groups having ''unexploited talent'' (World Bank 2006: 2), and to be more inefficient for society as a whole.

The *WDR2006* argues that inequitable political institutions reinforce market imperfections by rigging markets, so that they are not ''level playing fields'' in which all can compete on equal terms (World Bank 2006: 129). The ''level playing field'' metaphor is, of course, widely used by neoclassical economists in the discussion of market competition. The metaphor suggests that it makes sense to evaluate market competition in terms of a game played in an arena constructed and maintained by some external neutral arbiter, who can guarantee that the terrain gives the same opportunities to all and that all players abide by the rules. The *WDR2006* calls upon an ''accountable state'' to level the field and to promote equitable access, though it is not clear how a country is supposed to transform inequitable political institutions into an accountable state.

This metaphor is consistent with the Walrasian concept of competition, in which all market agents are price-takers and all rights over resources are ''given.'' Of course, mainstream economists recognize many ways in which real markets depart from this ideal, but they continue to use it (as does the *WDR2006*) as a benchmark against which markets should be judged and policy formulated.

Heterodox economists have always had a different understanding of market competition in modern capitalist economies as a dynamic process that is inherently social and political and in which firms are not passive price-takers but instead use a variety of ways to create and keep a competitive advantage.[12] For instance, Karl Polanyi (1967) analyzes markets as social constructions that necessarily embody particular forms of social power. He argues that the creation of modern capitalist market systems required the deliberate use of state power to create markets for land and labor through measures such as the enclosure of common land and punitive laws to control the poor. Market competition was fuelled by the ''[f]ear of starvation with the worker, lure of profit with the employer'' (Karl Polanyi 1947: 111). The metaphor he uses to depict markets in capitalist economies was that of a ''double movement,'' an ongoing tension between market competition and the demands for social protection that market competition calls forth.

The social and political character of market competition is analyzed by Ha-Joon Chang (2001) in terms of varying norms about the legitimacy of the rights and obligations underpinning specific forms of market competition. These rights and obligations cannot be taken as given, since they vary between different societies and are contested and change over time.[13] His analysis implies that what is perceived as a ''level playing field'' from one perspective may be judged as decidedly tilted from another.[14] He argues that markets cannot be depoliticized and that efficiency criteria can only be established in the context of an agreed set of rights and obligations.

Feminist heterodox economists have been particularly concerned to show that what may seem to be a ''level playing field'' from a male perspective is, in practice, tilted against women because of presumptions that they, more than men, have the obligation to provide unpaid care for others.[15] For instance, Diane Elson (1999) analyzes labor markets as ''gendered institutions'' in which both formal rules and informal practices are instantiations of the gender order prevailing in the society in question. Lourdes Benería (1999) builds upon Polanyi's analysis of the double movement to explore both how women are being transformed by the operation of global markets and how feminism may in turn contribute to the transformation of those markets.

A common thread in the heterodox approach to markets is that there is always a question of who gains and who loses from particular ways of instituting markets. Unfairness in markets is an issue that has to be continually addressed and re-addressed, because competition is not just competition within a given structure of rights and obligations, but also competition to secure a favorable structure of rights and obligations. Moreover, competition also takes the form of technological innovation, and thus is continually disrupting the value of assets and the ease of access to markets. Competition is both an equalizing and an unequalizing process.

Throughout its discussion of the complementarity of equity and prosperity, the *WDR2006* offers little recognition of the possible tensions between the two, such as: the cases in which rapid economic growth has been achieved at the expense of equality; the cases in which growth has entailed increases in absolute deprivation following the dispossession of poor people's lands and the concentration of land holdings in the hands of big commercial farmers; and the cases in which growth has been achieved through a denial of equal opportunities in the labor market. Recognition of such tensions does not mean that there is an inevitable trade-off between equality and economic growth. It does mean recognizing that these are two different objectives, and policies that maximize the possibility of achieving one do not necessarily maximize the possibility of achieving the other.[16]

The report recognizes that it must answer the question of why inequalities of opportunity persist if they are both unfair and also constrain national prosperity.

The answer it provides is ''inequality traps'' (World Bank 2006: 20). Powerful groups may perceive inequity as beneficial to their immediate interests and act so as to preserve inequity. Political, economic, and sociocultural inequalities in opportunities act in a mutually reinforcing way and ''reproduce themselves over time and across generations'' (2).

The *WDR 2006* identifies the distribution of wealth as a key factor in creating inequality traps. Those with wealth reinforce their domination through ''overt and covert use of power'' including ''political manipulation or the explicit use of violence'' (World Bank 2006: 2). Quite radical sentiments for a World Bank report, one might think, but the critical edge is blunted by locating such inequality traps primarily in ''traditional'' societies. There are very few examples given for ''prosperous'' countries – a brief reference to intergenerational social immobility in the US is an exception (6). Many of the detailed examples of inequality traps given in the report are located in rural settings in South Asia.[17] The impression is given that inequality traps are a feature of ''traditional'' pre-development settings, not ''modern'' post-development settings. Gender features strongly in the presentation of inequality traps. Indeed, the report states: ''Gender inequity is the archetypical 'inequality trap''' (51), and it explains this with reference to ''patriarchal societies'' in which women are ''denied property and inheritance rights'' and ''have their freedom of movement restricted'' and are confined to ''inside . . . spheres of activity'' (20). In such societies, women are economically dependent on men and participate less in decision making inside or outside the home. Women's own role in perpetuating such inequality is discussed, with reference to their enforcing compliance with existing social norms by their daughters and daughters-in-law. In elaborating the gender inequality trap, there is much more focus on women's lack of individual property rights than on their low wages.

The report is hopeful that ''changes in labor markets and interventions by the state can break this inequality trap'' by enabling women to participate more in paid work (54). The evidence cited is largely from Asia, with much being made of the positive impact of the expansion of the garment industry in Bangladesh (drawing from the work of Naila Kabeer [1997]). There is no consideration of the possibility that new forms of gender inequality traps may emerge, as old ones disintegrate (as argued by Diane Elson and Ruth Pearson [1981]). Women may be trapped at the bottom of the hierarchy in paid employment with low pay, little social protection, and few prospects for promotion. They may be under pressure from advertising, films, and television to turn themselves into sexually attractive commodities to attract a male partner in the marriage market.

Although the *WDR2006* occasionally cites evidence from high-income countries, it does not discuss the existence of ''gender inequity traps'' in such countries. Little attention is paid to the structural interaction between paid and unpaid work (a key aspect of how any society reproduces itself) as an important determining factor. It is acknowledged that women work longer hours than men, and a chart showing this for a small group of high-, middle-, and low-income countries is included (World Bank 2006: 53). But the importance the report attaches to this is signified by the fact that this chart is hopelessly out of date, as it is taken from the United Nations Development Programme's (UNDP) *Human Development Report 1995* and uses data going back to 1975. Much more data is now available, but the World Bank failed to invest any of its considerable resources in constructing a more comprehensive and up-to-date chart. Thus, the *WDR2006* conceptualizes the gender inequality trap in a way that is quite congruent with a neoliberal agenda that sees the removal of barriers to women's participation in markets as the key policy that will enable both growth and equity to be achieved.

The idea of development ''traps'' is not new, but previous formulations have not linked such ''traps'' to inequality within countries, instead pointing to factors such as demographic trends (for example, Harvey Leibenstein [1954]) and geographic endowments (for example, Jeffrey Sachs [2005]). The idea of a trap can be a helpful metaphor, in highlighting the strength of constraints, but unless carefully specified, it can create the impression that the trap can only be sprung through outside assistance, with little attention paid to the collective mobilization of some of those caught in the trap as the critical factor.[18] The *WDR2006* posits better policies within countries as the critical factor in getting free from inequality traps (with enlightened technocrats, advised by the World Bank, as the unspoken agents of change), and perfectly competitive markets as the benchmark against which policies should be judged.

EMPIRICAL EVIDENCE IN THE *WDR2006* ON INEQUALITY, GROWTH, AND INVESTMENT

The report presents a range of empirical evidence in chapters 2, 3, 5, and 6 on inequality, growth, investment, and state institutions. It includes many references to gender. Here I comment on the ways in which gender inequality is treated, highlighting both what is included and what is omitted.

The report makes considerable use of decomposition analysis, a technique that purports to show what share of inequality can be attributed to differences within groups and to differences among groups. Decomposition analysis is applied to inequality in education (measured in terms of years of schooling) and inequality in income or consumption. The decomposition of inequality in education includes gender (or rather, sex) as one of the variables, but not the decomposition of inequality in income or consumption.

With respect to education, the report states: ''Roughly a quarter of global inequality in educational attainment is attributable to differences between men and women but this gap is again declining over time, from 31 percent in the oldest cohort in our sample, to 16 percent in the youngest'' (World Bank 2006: 61).[19] The size of the share of between-sex inequality is typical of inequality decompositions, which generally show the between-group shares to be relatively low, as the report notes (40). The report is to be commended for not drawing the conclusion from these decompositions that gender inequality in years of schooling is too small to merit much attention. According to Ravi Kanbur (2003a), some economists at the World Bank would have been inclined to do so. He suggests that similar research by Deon Filmer (1999) on social disparities in education, which finds that differences in wealth and location account for more inequality than gender, has been used within the World Bank to argue that the gender dimension of educational inequality is not of much consequence. It is inappropriate to draw such conclusions. As Ravi Kanbur (2003b) points out, it is not valid to compare a binary decomposition between just two groups, such as men and women, with a decomposition between multiple groups (such as groups with different levels of wealth or different locations). Increasing the number of categories is likely to increase the between-group component of inequality. Moreover, the size of a between-group share of inequality is not a good guide to its social salience. Inequalities associated with discrimination might be held to merit priority attention, irrespective of the results of decomposition exercises.

In addition to decompositions of educational inequality, the *WDR2006* presents a series of between-group decompositions of inequality in household income (or consumption expenditure).[20] The groups are variously defined in terms of household heads' social group, education, and occupation, and urban (or rural) location. Using data from both rich and poor counties, the report graphs the relationship between overall income/consumption inequalities and the between-group share of inequality. The higher the overall degree of inequality, the higher the share attributed to between-group inequality for all four types of groups. The report argues that these correlations are consistent with mutually reinforcing patterns of between-group inequality and that the between-group differences ‘‘account for, and possibly explain, a non-negligible portion of overall inequality’’ (World Bank 2006: 43). No attention is paid to gender in these decompositions of income (consumption) inequality.[21]

The decomposition approach is also applied at a global level, distinguishing between global inequality, international inequality, and inter-country inequality. Global inequality is defined as relating to the distribution of individual incomes, irrespective of which country a person is living in. As the *WDR2006* explains, ‘‘each person has his or her real income.’’ The report defines international inequality as relating to the distribution of country mean incomes, weighted by their population size, so ‘‘each person has his or her country’s mean income.’’ Inter-country inequality is defined as relating to the unweighted country mean incomes, so ‘‘each country has one representative at its mean income’’ (World Bank 2006: 57). These distinctions prove useful in clarifying debates about whether income inequality in the world as a whole has been increasing or decreasing. According to data presented in the *WDR2006,* inter-country inequality has been increasing, especially since 1980; international inequality has been declining, mainly because of rapid growth in China and India; and global inequality (measured only for the 1993–2000 period due to data constraints) has not changed much.

But it is misleading to argue that the measure of global inequality used in the calculations made for the *WDR2006,* and in the research by Branko Milanovic (2005) that it cites, assigns to each person his or her own income. Instead, *WDR2006* calculations assign individuals their household per capita income, while the calculations made by Milanovic (2005) assign individuals the average income for their decile (as explained in World Bank [2006: 64]). Since there are pervasive intrahousehold inequalities in income, global inequality will be underestimated by these measures.

Nowhere does the *WDR2006* discuss the distribution of individual income and attempt to decompose this by sex.[22] Inequality in individual income is likely to be much greater than inequality in individual consumption, as some people have little or no income of their own and rely on interpersonal transfers for their consumption. Data on wage earnings by sex are more widely available than data on income by sex, but the report makes no attempt to make use of such data. To do so might have called into question the easy assumption, made at the end of chapter 2, that an increase in labor-market opportunities for women is able to break the gender inequality trap. There is no acknowledgement of research showing that the East Asian and Latin American countries with the most equitable distribution of household income have the widest gender wage gaps (Stephanie Seguino 2005).

Much is made of restrictions to women’s property rights in the ‘‘majority of [developing] countries outside of Europe and Central Asia and Latin America and the Caribbean’’ (World Bank 2006: 52). But it is noteworthy that much of the evidence cited to show the operation of restrictions on women's land rights is from South Asia, which is indeed a key site of what Deniz Kandiyoti has called ''classic patriarchy'' (1988: 274).

The influence of the experience of South Asia on the writers of the report is probably what explains the extraordinary claim: ''Throughout the developing world, women are much less likely to be enrolled in secondary school or university than men'' (World Bank 2006: 52). This is scarcely consistent with the statement a few pages later that ''Latin America and the Caribbean, East Asia and Europe and Central Asia seem to have reached gender parity in education'' (61). In fact, the United Nations Educational Scientific and Cultural Organization (UNESCO) data on enrollments in secondary school show that there is a sizable group of developing countries, mainly in the Caribbean and Latin America, in which girls' enrollment rate in secondary school is higher than that of boys (Diane Elson and Hande Keklik 2002). The gender inequity trap in such countries operates in different (and perhaps less obvious) ways than in countries that experience classic patriarchy, but there is no systematic discussion of this. The report does supplement the discussion of patriarchy with an endorsement of bargaining models that allow for systematic inequality within households, and even allows that intrahousehold behavior may be inefficient. On the other hand, it is problematic that violence against women in the family is mentioned as ''another type of inefficiency'' (World Bank 2006: 54), rather than a violation of women's human rights.

The report's presentation of evidence on the relationship between inequality and growth is organized around the Kuznets hypothesis, that in the course of development, inequality in incomes initially increases as average income increases, but at a later stage the relationship is reversed. The report is concerned to argue against the theory that faster growth in developing countries is associated with increasing income inequality. It discusses empirical evidence on the Kuznets hypothesis and casts doubt on the validity of using cross-country data to analyze dynamic processes. It emphasizes the sensitivity of econometric results to specification, sample composition, and time period, and it concludes: ''No straightforward relation between income [per capita] and equality can be established'' (World Bank 2006: 44). The report advocates country-specific studies, such as the studies of six East Asian and Latin American countries conducted by Francois Bourguignon, Francisco Ferreira, and Nora Lustig (2005). Many feminist economists might agree with these arguments, but they would be surprised by the absence of any discussion of the empirical literature on gender inequality and economic growth produced in the late 1990s and early years of the twenty-first century.

Neither the studies that support the idea that gender inequality hampers growth, nor the studies that have found that gender inequality can promote growth, are mentioned in the report, despite the fact that some prominent contributors are World Bank economists or have worked as World Bank consultants (for example, Anne Hill and Elizabeth King [1995], David Dollar and Roberta Gatti [1999], and Stephen Klasen [1999, 2002]). Cross-country econometric research, framed in the neoclassical paradigm, and showing a negative relationship between gender inequality in education and economic growth, featured prominently in the World Bank policy research report, *Engendering Development through Gender Equality in Rights* (World Bank 2001), but the *WDR2006* ignores such research. Perhaps less surprising is the absence of discussion of research showing a positive relationship between gender inequality in the labor market and economic growth, since this has been produced by feminist economists working within heterodox paradigms. This research includes case studies of particular economies (Günseli Berik 2000; Stephanie Seguino 2000a), as well as cross-country econometric analysis (Stephanie Seguino 2000b). However, it has been published in heterodox journals such as *Feminist Economics* and the *Cambridge Journal of Economics*, while the report tends to cite mainly research in orthodox journals and its own research.

In any case, the *WDR2006* much prefers microeconomic evidence to macroeconomic evidence. Using evidence from microeconomic studies of markets for credit, insurance, land, and human capital, chapter 5 of the *WDR2006* argues that markets frequently fail to enable the rich and the poor to compete on equal terms: the poor pay more for credit than the rich, the poor find it harder to get insurance than the rich, and the poor have less secure land rights than the rich. All of these inequalities lead to underinvestment by the poor in productive assets (and overinvestment by the rich).

Among the microeconomic research that is included, the report does cite two microeconomic empirical studies with a gender focus. One study shows that women's lack of secure land rights in Ghana restricts their ability to invest in the productivity of their land by leaving it fallow, and as a result their land is less productive than men's (Markus Goldstein and Christopher Udry 2002). In contrast, women's secure pension rights in South Africa enabled them to invest in their grandchildren, improving their nutrition and increasing their height-for-age ratio (Esther Duflo 2003). The *WDR2006* treats labor market discrimination only as a source of static inefficiency in investment in human capital, and does not treat it as a violation of human rights. Social groups that are discriminated against in the labor market suffer from underinvestment in their health and education (by their parents and themselves) (World Bank 2006: 94–6). The report draws the conclusion from these micro studies that inequalities result in a reduction in productivity below that which could be obtained if markets did not fail to ensure equal treatment, regardless of income, wealth, social status, or gender.

POLICY RECOMMENDATIONS IN THE *WDR2006*

The policy recommendations are framed in a way that is congruent with neoclassical welfare economics, which can be used to buttress both neoliberal policies and policies that promote more social solidarity.[23] There is some tension in the *WDR2006* as it seeks to steer between right-wing and centrist versions of welfare economics, addressing sensibilities that prioritize private enterprise and sensibilities that support a welfare state. One symptom of this is a shifting view of the merits of taxation. Taxation to fund policies that prevent absolute deprivation is described at an early stage in the report as expropriating ''some fruits of the efforts of hard-working men and women''; and it is stated: ''This might be seen as violating property rights or the right to appropriate the fruits of one's own labor, again creating unfair processes'' (World Bank 2006: 20). However, at other points, the report supports taxation.[24] Indeed there is a whole ''box'' on taxation later in the report that argues for efforts to increase tax revenue and sets out some principles for doing this in ways that ''minimize efficiency costs, while not undermining equity'' (176–7).

The policy recommendations in the *WDR2006* focus on human capacities; justice, land, and infrastructure; markets and the macroeconomy; and global markets and institutions. In contrast to chapters 1–6, which present the evidence on the extent of inequality and an analysis of why inequality hampers development, there is little focus on gender inequality in the chapters that deal with the policy recommendations (chapters 7–10).

There are a few mentions of women in the chapters dealing with policy, but there is no systematic analysis of how the policies are expected to have an impact on gender as a structure of social power. Thus, chapter 7, on human capacities, advocates preschool education programs, and mentions that they also help poor mothers participate in the labor market (World Bank 2006: 134). Policies that have been successful in increasing the enrollment of girls in school are also mentioned (138). Mexico's Health, Nutrition and Education Program (known by its Spanish acronym PROGRESA), a conditional cash transfer program, is commended for increasing poor mothers' visits to health clinics, resulting in improvements in the health of newborns and children below the age of three (143). Positive evaluations (for instance by Laura Rawlings [2004]) of PROGRESA's impact on the degree to which women have control of household resources are mentioned (the program transfers cash benefits to women provided they send their children to school and a health clinic for immunizations and checkups). It is acknowledged that the program puts more demands on women's time, but no mention is made of criticism by feminists that this type of program serves to reinforce the view that children's health and education are the responsibility of mothers not fathers and fails to challenge the unequal gender division of labor.

Conditional cash transfer programs of this type are much more effective in reducing income poverty than weakening unequal systems of gender and class power.

Similarly, there is a box on reductions in maternal mortality in Malaysia and Sri Lanka (144), but no discussion of what has prevented similar improvements in other countries. The discussion of financing affordable healthcare does not include any gender analysis, such as the problems of ensuring that women get access in their own right to insurance-based health systems and not just as dependents of a ''male breadwinner.''

The same absence marks the discussion of social protection. The report argues for social protection and provides evidence of the ways in which it can improve equality of opportunity but does not mention gender issues in social protection. To liberate women from the gender inequality trap, it is vital that women's access to social protection is an unconditional right, unconnected to their relationships to men. There is no systematic analysis of this right, just a brief mention that women's participation in public works programs ''can be enhanced through non-discriminatory wages, the provision of on-site child care, and adequate private latrines'' (World Bank 2006: 152). It is also noted that contributory pension programs have low coverage, and that elderly women who have not worked outside the home are particularly vulnerable to poverty in old age (153). But there is no discussion of how to ensure that social protection covers women and men on an equal basis.

There are similar scattered mentions of women in chapter 8. The issue of discrimination against women in many systems of customary law (World Bank 2006: 159) and the problem of violence against women (162) are mentioned. Considerable attention is paid to gender and land rights, and joint titling is recommended (165). There is some recognition of the problems that poor people have in exercising their land rights and of the fact that ''land sales markets have ambiguous effects on equity'' (167), as poor people may be forced by adverse circumstances into ''distress sales'' of their land. There is no mention of the gender dimensions of these issues. There is no recognition, for instance, of the ways in which social norms may pressure women not to exercise their land rights (as discussed by Bina Agarwal [1997]). Nor is there a discussion of the ways in which women face specific disadvantages in land markets (as discussed by Shahra Razavi [2007]).

The *WDR2006* rightly notes that investments in basic water and energy infrastructure can increase gender equity (World Bank 2006: 169), but it does not discuss how to ensure that such investment is designed in a way that meets the needs of poor women. The report is far more cautious about privatization than many earlier World Bank documents, concluding that the evidence is mixed on its benefits for poor people (171). It notes the disadvantages for poor people of ending possibilities for cross-subsidization via measures such as charging all users the same price for a connection to the piped water system, irrespective of the difference of cost in supplying remote rural locations and nearby urban locations. It also notes the disadvantages to poor people of setting tariffs at cost recovery levels, but offers no analysis of the differential impact on poor women and poor men. The report recommends that voice and accountability be strengthened in systems of infrastructure provision but offers no guidance on how to make sure that women are equally represented with men.

The *WDR2006* makes some allowance for an international dimension to inequality traps, though it is careful never to use the phrase ‘‘inequality trap’’ in describing the position of poor countries in the global economy. Instead, chapter 3 refers to ‘‘global inequalities in power’’ (World Bank 2006: 66), illustrated by differences in the voting power of rich and poor countries in the World Bank, and in the size of the delegations that rich and poor countries maintain in Geneva, seat of the World Trade Organization.

As noted earlier, the *WDR2006* argues that markets are not ‘‘level playing fields’’ because of ‘‘oligarchic dominance.’’ Liberalization is the usual neoclassical prescription to undermine ‘‘oligarchic dominance,’’ but in a considerable innovation in World Bank thinking, the report acknowledges that liberalization can be captured by elites, especially when it is accompanied by privatization (World Bank 2006: 182). This is said to have happened in the financial markets in Chile in the 1970s, Mexico in the 1980s, and the Russian Federation in the 1990s: in all of those cases, state-owned assets were privatized to small elite groups, and no effective steps were taken to design market regulation in ways that promoted competition, including ease of access for new entrants. To counteract elite capture, the *WDR2006* recommends greater public scrutiny of any liberalization and privatization measures, and emphasizes the need for appropriate regulation of markets rather than a simple push for deregulation. ‘‘Potential actors to help oversee the process include associations of small firms, consumer groups, NGOs, media and labor unions’’ (184). There is no discussion of an alternative strategy in which such groups could, through their oversight, improve the efficiency and equity of the public sector in ways that would remove the need for so much liberalization and privatization.

The *WDR2006* recognizes that the design of market regulation and macroeconomic policy is as important for interhousehold equity as the provision of public services and infrastructure, something that feminist economists have long argued (see for instance Diane Elson and Nilüfer Çağatay [2000]). However, the report does not extend this recognition to gender. There is no gender analysis of market regulation, and there are very few references to women: one reference in the discussion of the regulation of financial markets (World Bank 2006: 184), two references in the discussion of labor market regulation (187, 190), and none in the discussion of regulation of product markets. Markets are not recognized as ‘‘gendered institutions,’’ shaped by gender norms and stereotypes, as a result of which any structure of market regulation is likely to have different implications for women and for men (an aspect of markets revealed by feminist analysis; see Elson [1999] and Barbara Harriss-White [1998], for example).

There is absolutely no mention of gender in the treatment of macroeconomic policy. It is recognized that economic crises and their resolutions tend to have inequitable distributional effects among rich and poor people (World Bank 2006: 200–1), but the question of whether the effects are even more adverse for poor women than for poor men is not raised. Only the effect of macroeconomic policy on market income and access to public services is considered. No mention is made of the impact on hours spent in paid and unpaid work, an issue raised in feminist economics (see, for example, Maria Sagrario Floro [1995]). There is no recognition that gender-blind macroeconomic policy tends to produce gender asymmetric effects. The report calls for stronger regulation of financial systems, the introduction of comprehensive insurance mechanisms, and an anti-cyclical rather than pro-cyclical macroeconomic policy, with all of which feminist economists might agree. But such measures need to be supplemented by gender-aware fiscal and monetary policies. The ups and downs of the macroeconomy must be monitored, with attention to the different impacts on women and men and on paid and unpaid work. Most importantly, decent work (that enables men and women alike to combine paid employment with unpaid care responsibilities), for women equally with men, needs to become an objective of macroeconomic policy. Any fiscal stimulus prepared to counteract a severe economic downturn should pay regard to creating jobs for women as well as men.

The final chapter of the report (chapter 10), which is devoted to achieving greater global equity, also fails to include any gender analysis. It recommends greater international labor mobility; more access for producers in poor countries to markets in rich countries; more equal participation of rich and poor countries in setting the global rules for trade, international property rights, and international capital flows; and improvements in development assistance. The World Bank’s vision is of a world in which barriers to market access and lack of voice in setting the rules by which markets operate are the key reasons for global inequality. If only global markets can be brought closer to the World Bank’s ideal of competitive markets, the world will be a fairer and more efficient place. There is no recognition that the spread of market competition may itself be part of the problem rather than the solution, creating market societies in which every part of life is commodified and submitted to a calculus of money costs (Beneria 1999).

Ironically, the two brief mentions of women in chapter 10 do point toward the drawbacks of increasing market access and competition. The first mention refers to the possible costs of migration from poor to rich countries, noting concerns in poor countries that the ''migration of women creates major deficits in child rearing, family support and care for the elderly'' (World Bank 2006: 209), imposing costs on those left behind. We may question the assumption that these activities have to be carried out by women, but may wish to applaud the recognition that migration entails non-market costs. We may note that migration often tears people unwillingly from their homes and communities, resulting in loneliness and misery. People would often prefer to stay in their own communities and enjoy the love and affection of family and friends, if only they could make a decent living there. The second mention of women refers to the need for measures to combat the ''trafficking of girls and women'' (210). Implicit in this is a view that limits should be placed on what can be bought and sold, but this view is not brought into the open and explored further. If free markets are good for other commodities and other forms of labor, why not for the sex trade? And if free markets are not good for sexual services, why are they good for other kinds of labor service?

What is missing from the policy recommendations is any understanding of the centrality of policies to enable people to combine paid work, in decent conditions, with unpaid work, such as taking care of their families and friends, with equal sharing of both between men and women. The *WDR2006* does recognize the importance of reducing those forms of unpaid work that are drudgery, such as collecting water and fuel, through investment in infrastructure. But it does not recognize the need to design systems of social protection and labor market regulation to acknowledge the positive contribution of unpaid work and to promote the equal sharing of unpaid work between women and men.

Also missing is the recognition that to secure equality (including gender equality) together with growth, economies must be wage-led, in the sense that production is oriented toward supplying a broad-based domestic market based on rising labor productivity and rising wages, rather than toward supplying an export market based on keeping wage increases below rises in productivity and channeling the proceeds to increase the share of profits in the national income (Stephanie Seguino and Caren Grown 2007). This requires an active industrial strategy that provides incentives for the development of new types of production based on technological innovation to create more and better jobs for both women and men. It also requires an active policy of managing cross-border flows of trade and investment, rather than simply liberalizing international markets. But that requires a much bigger departure from the Washington Consensus than the *WDR2006* is prepared to make. These and other policies that are required are spelled out in more detail in a very different international report, issued in 2005 by the United Nations Research Institute for Social Development, entitled *Gender Equality: Striving for Justice in an Unequal World*.[25]

CONCLUSION

The *WDR2006* argues for greater gender equality in opportunities as an objective in its own right, as well as for its instrumental value in promoting faster growth, and that is to be welcomed. But it is not concerned to address inequalities in outcomes. Moreover, its analysis of what sustains gender inequality is seriously flawed. It emphasizes gender inequality as an important ''inequality trap'' that hinders development, but it situates this trap in rural, pre-industrial settings, and overgeneralizes on the basis of evidence that is largely from South Asia. It shows no understanding that the process of economic growth and development is a gendered process in which old forms of gender inequality may be weakened but new forms are created and sustained even in the richest countries in the world. The report makes an important innovation in World Bank thinking in recognizing that liberalization and privatization can be, and have been, captured by elites. It calls for public policy by accountable states to regulate markets in ways that promote equal access (creating a ''level playing field''), but private enterprise and competition are still seen as the solution rather than part of the problem. The way in which competition itself continually tilts the playing field this way and that is not recognized. The report's discussion of how markets and the macroeconomy need to be reshaped pays no attention to gender issues. The report is marked by an optimism that better land rights and access to labor markets can liberate women from the gender inequality trap, without any thorough acknowledgment of the way that the unequal division of responsibility for unpaid domestic work constrains women from competing equally with men. Cooperative as well as competitive solutions are required if gender inequality, even in opportunities, is to be fully established.

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NOTES

1 For a useful discussion of this, see Global Social Policy Forum (2006).
2 The same is true of the World Bank Policy Research Report *Engendering Development through Gender Equality in Rights, Resources, and Voice* (World Bank 2001).

[3] The variety of views of World Bank Executive Directors is accommodated with a typical ''get-out clause'': ''This report will not prescribe what is equitable for any society. That is the prerogative of its members to be undertaken through decision-making processes they regard as fair'' (World Bank 2006: 20).

[4] Program loans support a sector or countrywide program of new policies.

[5] The CEDAW Committee, which monitors implementation of the convention, has argued the convention calls not for ''equity'' but for ''equality'' (see, for example, United Nations [2005: 47] and United Nations [2007: 4]).

[6] The *WDR2006* allows for some structural, system-wide economic, social, and political factors in preventing equal opportunities, but once equal opportunities have been established by removing these impediments, only individual factors, like luck and personal qualities, are perceived as hindering fair outcomes.

[7] Phillips (2004) notes that this oversight is also prevalent in much contemporary academic writing on inequality, which focuses more on individual variation in talents and preferences than on structural factors.

[8] It is pertinent to note that the Universal Declaration of Human Rights refers to the right to ''an adequate standard of living,'' and states have an immediate obligation to ensure that ''minimum core standards'' are met in realizing this right (Henry Steiner and Philip Alston 1996: 256–328).

[9] In merely gesturing toward human rights, the *WDR2006* appears to share the view, widespread among mainstream economists, that human rights norms and standards do not provide guidance on how to deal with policy in the presence of resource constraints (for an expression of this view, see Tzannatos [2006: 31]). However, while human rights norms and standards are not able to determine all the details of economic policy, they do provide guidance on what policies violate human rights obligations and on how to improve policies to secure greater compliance with human rights (Diane Elson 2006; Radhika Balakrishnan 2007).

[10] For instance, on the opening page of the report, a contrast is drawn between the opportunities of a poor black girl and a rich white boy in South Africa, and we read that they ''could hardly be held responsible for their family circumstances: their race, their parents' income and education, their urban or rural location, or indeed, their *sex*'' (italics added). And in the next paragraph, the point is made that the opportunities of this girl and boy are very different ''by virtue of their *gender*, socialization, their geographic location, and their access to schools'' (World Bank 2006: 1, italics added).

[11] This is reminiscent of ''Redistribution with Growth,'' the strategy espoused by the World Bank in the early 1970s (Hollis Chenery, John Duloy, and Richard Jolly 1974).

[12] See, for example, Sam Bowles, Herb Gintis, and Bo Gustafsson (1993) and Richard Arena and Christian Longhi (1998).

[13] The examples Chang discusses include child labor, polluting production processes, and workers' rights. Measures to ban imports produced with child labor, or by polluting production processes, or with low-paid non-union labor may be seen as legitimate from a developed country point of view; but as means of protection of developed country businesses from a developing country point of view.

[14] Thus, attempts to incorporate labor and environmental standards in international trade agreements may be judged by firms and governments in developing countries as tilting the playing field against them.

[15] See, for example, Randy Albelda and Chris Tilly (1994) and Jane Humphries and Jill Rubery (1995).

[16] This point is argued in more detail by John Roemer (2006) in his critique of the *WDR2006*.

[17] For example, the concept is explained at length in a two-page box entitled "Inequality traps stifle economic development in a north Indian village" (World Bank 2006: 26–7). There is no comparable box entitled "Inequality traps stifle development in a low-income, ethnic minority district in a North American/Western European city."

[18] The Sachs version of the trap is an example of this danger: foreign aid is the key factor that springs the trap (Sachs 2005: chapter 3).

[19] This claim is based on Caridad Araujo, Francisco Ferreira, and Norbert Schady, (2004).

[20] The report correctly notes that income and consumption capture different dimensions of economic welfare, with income better seen as a measure of opportunity and consumption better seen as a measure of achievement (World Bank 2006: 38). But, since some countries have data on household income and some on household expenditure, this difference is not systematically maintained, and data referring to income is merged with data referring to expenditure.

[21] This is not to suggest that decomposition by sex of household head should have been included. Rather, it would have been useful to draw attention to the point that such decompositions are based on household survey data sets, and measure only interhousehold inequality, while assuming intrahousehold inequality is zero. This would have been consistent with the report's recognition that there is inequality within households in its discussion of the inequality trap for women (World Bank 2006: 53).

[22] Of course, data to do this are not readily available, but that needs noting and criticizing.

[23] For more discussion of the ambiguities of welfare economics, see Chang (2001).

[24] Though there is no human rights treaty that explicitly justifies taxation, the clarification of rights and obligations produced by the various UN bodies responsible for monitoring the implementation of treaties, and the reports of the Special Rapporteurs appointed by the UN Commission on Human Rights, make it plain that taxation is not in itself a form of expropriation or violation of property rights, and indeed is a necessary instrument for the realization of human rights (Elson 2006).

[25] Several feminist economists contributed to this report, which is reviewed in *Feminist Economics* by Caren Grown (2007).

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