The purpose of this article is to present the relationship between gender budgeting (GB) and the economic function in the household and family life. The discussed dependency concerns the division of budgetary resources with particular reference to gender. This strategy assumes a balanced distribution of resources and a fair distribution of goods, funds and capital in order to reduce any inequalities resulting from distinctions or gender divisions, and then to eliminate discrimination in the area of private economics and supply.

Keywords: gender budgeting, household, family, economic function

INTRODUCTION

The article deals with the importance and role of gender budgeting (GB) in household and family life. The main thesis of the text speaks of the necessity to implement GB assumptions for creating a household budget and the subsequent spending of budgetary funds. First and foremost, the point is that the economic function – related to spending, securing material and living conditions and meeting the needs of the lower and higher orders – is gender-related and sexually conditioned. Such “sensitization to gender”, by including the needs, interests, and experiences of both sexes in the decision-making processes related to budget planning and management, is a necessary condition for maintaining family equality. GB assumes a balanced distribution and allocation of financial and non-financial resources (this does not always mean a 50:50 division of finances, but a division that fully ensures the well-being of both sexes), so the implementation of GB at the microstructural level seems indispensable in the process of family democratisation and ensuring the equality of all its members. It is a kind of sub-policy that applies to money (or its equivalent) and the way it is divided, so it covers the key issues that determine the condition and functioning of the
The distribution of funds reflects the arrangements, hierarchies and relations among individual family members, and consequently establishes their positions, statuses, related roles and types of social relations. The family is an essential component of the wider social system; therefore, the processes that take place in the family (both positive and negative), and are the result of the sexual division of labour, can be treated as a reflection of the level of equality or inequality in the general social sense. Thus, the family budget is not only an intra-family, personal and intimate affair, but also a matter of broad socio-political importance.

Gender budgeting is a political strategy developed within the framework of gender mainstreaming, a horizontal policy of the European Union aimed at equalising opportunities and equality between women and men. The elimination of gender inequalities through GB brings many tangible benefits: it stimulates economic growth, improves labour productivity, improves mothers’ and children’s health, raises the quality of life (Duflo 2012: 77), and has a highly significant impact on economic and political life (Lagard 2013: 22). GB is sex-oriented budgeting: it is a process of planning, creating and implementing a budget that is adapted and suited to the needs of both men and women. Janet G. Stotsky writes:

> Gender budgeting is an approach to budgeting that uses fiscal policy and administration to promote gender equality, and girls’ and women’s development. Countries around the world are at very different stages of economic and political development, and the status of women varies commensurately. There are countries where women enjoy equality in most areas of life, even while their economic and political role is still limited compared to men’s, and countries where women’s most fundamental rights, such as to an education and appropriate health care, and freedom from domestic violence, are still under threat. Consequently, countries have taken many routes to gender budgeting efforts to promote gender equality and girls’ and women’s development, and each approach reflects not only the country’s goals but also the particular budget process and administrative capabilities (Stotsky 2016: 4).

This strategy assumes an adequate distribution of resources and a fair distribution of goods, funds and capital in order to reduce any inequalities resulting from distinction or gender divisions, and then to eliminate discrimination in the area of private economics and supply. A budget that does not take into account the diverse interests of both sexes is not a well-made budget.

GB is of great social importance because it is an instrument of equality and determines the equality of all members of society regardless of gender, age, education, material status, degree of disability, etc. (within the framework of human rights). However, first of all GB is of economic importance:

> the economic rationale for gender budgeting is that fiscal policies influence fiscal outcomes, and thus economic output, growth, and equity. For developing countries, sound fiscal policies play an essential role in contributing to the high and sustainable growth that underlies the achievement of many of the Sustainable Development Goals. [...] Sound fiscal policies influence growth through their effect on budget stability and sustainability over time. They help ensure that debt burdens are manageable and economic conditions remain conducive to investment and saving. Fiscal policies also determine the composition of expenditures and revenues, and the benefits and costs of government spending programs and revenue policies, and create incentives to modify private
behaviour. Expenditure and revenue policies influence human capital and physical capital accumulation, and incentives for labor supply, investments, and risk taking, among other economic behaviours (Stotsky 2016: 5).

The use and implementation of GB for intra-family policy seems necessary for at least three reasons. First, the method of sharing resources is a measure of equality between partners or spouses: by analysing expenses, one can determine whose needs are more often addressed, whose interests are more protected, and whose ambitions or hobbies are more cost-intensive. In addition, the budget is an illustration of the amount of income, which in turn shows the how much each partner earns and the valuation of their professional work. At the same time, it should be emphasised that the GB does not refer only to profits or withdrawals regulated by the state and the market, but also to the non-market sector, which includes the flow of money or cash equivalent between the household and the state. Second, the distribution of resources (their balanced distribution) concerns not only money, but also often onerous and time-consuming everyday activities that are not exchanged for money (home duties, birth and education of children, emotional support, volunteering, honorary functions). In this case, there is a clear division of labour and duties due to gender: men engage in high-paid public activity, while women perform work at home and on the farm without pay. This work – although it is performed for free and is perceived as insignificant or trivial in the social consciousness – has a high monetary equivalent and is at the heart of the free market economy. Third, home budget planning and its subsequent implementation determine both the financial status (that is, the position of the unit due to the amount of money it can have) and the social status (associated with prestige, power, respect, and admiration, which indicates one’s position on the social hierarchy ladder and in areas of activity such as politics and business).

GENDER BUDGETING: TWO SEXES, TWO BUDGETS

The idea of gender budgeting is based on gender, a socio-cultural gender project. Gender is a construct of masculinity and femininity constructed by society, which consists of beliefs, myths, stereotypes, values, norms, roles, and gender-specific statuses. It is a relational category, dependent on the social context (West and Zimmerman 2002: 35–38), which means it is variable and multivalent. Every society (and even local community) constructs its own gender models in relation to how it perceives femininity and masculinity and what importance, positions, ways of working and functions it assigns to them. Gender thus becomes the undisputed system of categories by which the collectivity defines, assesses and valorises both sexes – to indicate their places, roles, and meanings (Holmes and Marra 2001: 320–336; Wharton 2006: 28–85). In the functional sense, gender is therefore a criterion of sexual divisions and hierarchies, dominance, power systems, supremacy and subordinate systems resulting from them. It is an element of stratification which shows the relations of power and the varied placement of women and men on various levels of social life organization (Acker 1990; Ferree 2003; Martin 2004). It is an indicator of asymmetry and gender distinctions as well as divisions and disproportions based on gender, which have universal, valid, and normative status.
Gender budgeting concerns the distribution of financial resources and material or non-material goods due to gender. This concept was borne at the turn of the 1960s and 1970s under the influence of postulates of feminism of the second wave (Bartle, Rubin, College: *passim*), which very much expanded the circle of women’s expectations, demands and claims. At that time the popular slogan “the private is political” suggested the abolition of borders between the private and public spheres. Women began to demand the right to decide about their own bodies, sexuality, and procreation, about universal access to contraception and abortion, and to discuss their issues during the general debate. The influx of the second wave of feminism aroused in women the need for active participation in society, political participation, decision-making regarding social reforms, and activity in the labour market (Ślęczka 1999: 473–486, Tong 2002: 34–50). Work in the sphere of paid employment became an urgent problem that demanded a solution. In this context, feminists have questioned the neutrality of resource allocation (such as time, money, attention, commitment, paid and unpaid work), claiming that it is unfair and unbalanced: women are engaged in low-paid or unpaid work, allowing men to capitalise and accumulate capital. As a result, men gather in their hands wealth and power, and decide how they may be divided without considering the needs, aspirations, and interests of women. Money is distributed within institutional fields related to men’s activity, thus serving only the goals and strategies of men.

In 1984 Australia became the first country in the world to introduce a “women’s budget” (Budlender, Elson, Hewitt and Mukhopadhyay 2002: 7, as cited in: Stotsky 2016: 6) because it was noticed that in the distribution of public revenues women and girls were disfavoured. The necessity of introducing GB was announced during the IV World Conference on Women in Beijing in 1995. At that time, a “Beijing Platform for Action” was created, the aim of which was to accentuate the gender perspective and women’s interests or needs in budgetary programs and policies (Stotsky 2016: 6). According to an assumption of feminist socioeconomics, full equality between women and men requires separate but consensual budgeting. This is both a balanced distribution of cash and non-monetary contributions: performing housework and farm work, taking care of children and other family members, and managing the process of upbringing and socialisation. To perform these activities, time, strength, commitment, and enthusiasm are required, which should be rewarded adequately to the market rate. As Gary S. Becker and Guita Nashat Becker write, “the value of housework can be measured on the basis of information about the costs of buying such services on the market (such as childcare) when such activities are entrusted to persons other than parents” (Becker and Becker 2006: 168). However, unpaid work of women in the private sphere is deprived of an economic dimension, although it is at the heart of the entire global economy. Domestic duties, care and farm activities serve local communities and society as a whole, so they should have a material equivalent. The time that women devote to performing non-professional work is time that cannot be used for social activities, hobbies, self-fulfilment, self-improvement, education, play, rest, and relaxation. Furthermore, women are burdened not only by work and home, but also bear the “third burden”, which includes maintaining reciprocity and producing nutrition from scratch: in order to minimise the costs associated with buying food and maintain the home budget, they assume the burden of home food production (Hardy 2010: 250). As a result, households become “small factories”, where valuable goods and services, sometimes
necessary for survival, are produced, while women become “professionals in the sphere of services” (Balbo 1982: 3). As Gary S. Becker and Guita Nashat Becker emphasise, “home production is an important part of the productivity of all nations, even though housework is not taken into account when measuring goods and services that make up gross domestic product. This deprecates the contribution of women who are responsible for the greater part of home production” (Becker and Becker 2006: 167). Devaluing housework results from the fact that this work is provided for free and does not require special qualifications (Titkow, Duch-Krzystoszek and Budrowska 2004: 128), and is thus assessed as meaningless, banal, pointless, and ceded to women. As Anna Karwińska adds:

Housework, performing duties related to running a household, raising children, saving on services, is a job with distinctive characteristics. Above all, it is performed constantly, it is repetitive, there are no designated hours. However, it is not only “never-ending”, but it is also “invisible”, degraded, low-valued. [...] This work is treated as non-productive work (Karwińska 2004: 136).

Regardless of the level of civilizational development and technological progress, it is the women who take care of others in the household when they are ill or unable to function independently, and the women perform the absolute majority of housework, devoting 70% of their time to it (Becker and Becker 2006: 167). In a simple calculation, this means that only 30% of their time is their own free time, which limits the implementation of possible plans, aspirations, and goals, allowing for, at best, a little rest or a little longer sleep. In order to put a price on the work of women in the household and estimate it from the point of view of the national and world budget, it should be noted that for daily duties related to running a household, the woman spends about 6 hours and 58 minutes a day, while the man, 2 hours 47 minutes (Henderson 2006: 8). Sociological statistics show that in Poland, for the most part, the most time-consuming and energy-intensive household activities are performed by women: ironing (82%), washing (81%), preparing meals (67%), washing dishes (58%), routine cleaning (58%), and thorough cleaning (54%) (http://www.cbos.pl/ – report: On the role of women in the family). On this basis, it is clearly visible that the division of duties and the distribution of tasks over time is uneven and most certainly unfavourable for women. Even if women are dismissed from certain duties or assisted by their partners, children, or paid domestic help, they perform emotional and mental work related to organising and planning family life (take responsibility for the shopping list, types of meals, school and out-of-school activities for children, care for ill parents and parents-in-law, transport to the doctor, tutor etc.). This usually unconscious inequality is the reason for the lower rate of social activity among women or their total withdrawal from the public sphere. Women, burdened with production and reproduction work, have limited opportunities to dispose of time, money and other goods, which would in turn enable them to raise their status or change their place in the social hierarchies of prestige. In some cases, this may be the reason for the lower intellectual and cultural capital of women, which results in low-paid professions or specialising in unpaid housework or voluntary work. This dependence is illustrated by Notburgi Ott’s negotiation model of the division of labour, according to which the effectiveness of a woman decreases when she has less opportunity to earn and invest. If a woman resigns from paid work and decides to specialise in the production of household goods and services, she exposes herself

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to a loss of market investments in herself and undervaluing her human capital due to its underutilisation (Dijkstra and Plantega 2003: 50).

Women and men do not constitute homogenous groups, they differ in terms of their abilities, predispositions, interests and aspirations, depending on their ethnicity, place of residence, religion, sexuality, etc. All of this means that the method of financing and the distribution of budgetary and extra-budgetary funds should be adequate to the needs of a given sex. Gender budgeting policy applies not only to money (subsidies, tax and income distribution), but also affects extra-budgetary activities (e.g. division of labour, social position, activity). Distributing resources on a gender basis eliminates disproportions and injustices between the two sexes, through efficient and effective management of monetary and non-monetary means. The basis for budgeting in terms of gender is to counter stereotypes and question traditional gender constructs, where gender roles define the scope of rights and obligations. In addition, it is important to strive for an equal distribution of resources, i.e. a situation where the expenses and incomes of women and men are balanced in terms of the needs of both sexes and serve to boost their well-being. Budgeting on the basis of sex concerns not only the spending itself, but also plans and decisions while thinking about the budget. Implementing the gender budgeting policy for family life requires radical changes in the field of equality of women’s and men’s rights, fair division of activities in the care sector and unpaid work, mutualisation of finances, and communicative decisions on their distribution and spending.

THE ECONOMIC FUNCTION OF THE FAMILY AND ITS NON-ECONOMIC CONSEQUENCES

The family – as an institution and a social group – performs many functions, conventionally defined as procreative, sexual, material-economic, stratification-educational, cultural, protective, socialization-educational (including religious subfunction), legalisation-control, recreation-social, and emotional-expressive (Tyszka 1979; Adamski 2002; Szlendak 2012). The fulfilment of these functions is essential for the family to be able to function in accordance with the accepted social norms and legal system. Although the manner of implementing these functions may be different in different communities (this depends, among others, on social class, profession, education, religion, and place of residence), their scope and content usually remain in accordance with the applicable axio-normative order, are adapted to the social context, are characteristic of a particular culture, are consistent with the requirements of a given community, and are shared by the majority. That is because these functions – as a whole of specialised activities and interactions – depend both on the system of values of members of a given family, as well as on external (environmental) factors. The family, being a microstructure, is associated with higher-order structures: meso-, macro-, megastructure, within which it forms and functions (Tyszka 1995: 66–68). This means that understanding, interpreting and performing functions on the one hand are the result of private and fairly free arrangements, but on the other hand, they result from broad social impacts and environmental pressure. The understanding and the manner of realising these functions is a reflection of the
meaning and significance of the society ascribing them, what norms and values are connected with them. Zbigniew Tyszka sees this relationship as follows:

Elements of the subjective and objective world intertwine in the functions fulfilled by the family. Activities undertaken within their scope are influenced by specific subjective values, and indirectly, and objectified ones. In turn, the action-induced effects broaden or restrict the possibility of realizing given values in social life, in the life of the individual and the family, or change their place in the hierarchy of values (in the recognized value system). There are relevant values associated with individual family functions; they are at the basis of a given function, the better or worse performance of which results in a greater or lesser possibility of realizing the values related to it (Tyszka 1995: 64).

In this context, the economic function deserves special attention, which shows what goods and services are desirable and valued in society, and what values uphold them. The economic function, which connects with the economics of family life, consists in the realisation and protection of the material and living needs of family members. In addition to the implementation of current and future material and environmental needs, this function also includes care activities related to the provision of medical care and implementation of social needs (Thurow 1990) as well as support and help in difficult situations provided to both immediate and distant relatives (Kotlarska-Michalska 1990). In this case, the economic function means ensuring biological and psychological balance: it is the management of finances, goods and services so that the family members have appropriate quality of life, are healthy, feel good and safe, can develop and educate themselves, and participate in social life both cultural and political. The implementation of the economic function consists in gaining prosperity by satisfying three types of needs: first, having needs (regarding income, housing, and appropriate health and education conditions); second, loving needs (related to the need for personal development, gaining recognition, prestige, and a sense of comfort and security) (Allardt 1973). Nevertheless, it must be clearly emphasised that these needs are not universal, permanent and immutable. This is because the needs are political in nature, they are “a political instrument – carefully prepared, calculated and used” (Foucault 1993: 32). Politicisation of needs means their ideological entanglement, as determined by the interests of the dominant social actors. The basis for this is the various myths anchored in social awareness (by indicating that they are “natural”, “obvious”, “common”, and therefore uncontroversial, undisclosed) and strengthened in social practices. In this sense, it seems quite dangerous not to question the specificity of these needs and the model of their implementation. It is also inappropriate to naturalise the argument that certain needs (somebody or someone) are superior and prioritised. The lack of reflection on the politics of needs results from the fact that the attention is focused on the question whether the needs will be met or not. Thus – as Nancy Fraser emphasises – attention is diverted from the political context. Needs cannot be treated as defined and unproblematic. It is imperative who determines these needs, orders them in terms of importance, and from what perspective this is done, taking into account whose interests. Public discourse, which creates and interprets these needs, is the discourse of dominating groups, in opposition to that of subordinate groups. The theories of satisfying
needs are formed in isolation from socio-cultural conditions and the type of relationship between who needs these interpretations and who accepts these interpretations as proper and their own (Fraser 2014: 84). Therefore, the manner, dynamics, intensity and frequency of meeting needs in a family is directly proportional to the status of individual family members: the needs of those members who are assigned to more important roles and dominant positions are valued higher and have greater respect and trust. As a result, their needs are satisfied more often and in a better way, more satisfyingly, which in turn provides more opportunities, and allows for rapid accumulation of economic, social and cultural capital, and in turn their effective multiplication.

It should be strongly emphasised that the economic function has a non-economic dimension, as it affects much (probably all) of the family life space: in addition to production, it also refers to reproduction and consumption. Possession of money and the ability to freely dispose of financial resources, with appropriate personal and environmental conditions, allows wide (perhaps unlimited) participation in many different spheres of social life – affects the division of labor and leisure, consumer opportunities, deciding on corporality and sexuality, real governance, sense of identity and identification, preferred lifestyle and the model of family life. However, limited opportunities to participate in mainstream society, culture, politics etc., caused by a lack of monetary resources, leads to feelings of exclusion, loneliness, and learned helplessness, and consequently lowers motivation to take remedial or compensatory actions. At the same time, as indicated, the distribution of budgetary resources at the microeconomic level concerns not only finances, income or assets, but also includes the value of services provided in the family (fulfilling household and care responsibilities) and the value of production taking place in the household (e.g. making preserves, breeding pigs, or sewing clothes). Unpaid work in a household can be described as “economic activity, aimed at satisfying the living needs of members of the household, creating for each of them optimal conditions for the development and regeneration of physical and mental forces” (Ołędzka 1975: 7).

The above-mentioned activities are not included in the GDP account, but constitute an important component of it, as the reports show: “home production is worth more than 40% of world production” (Becker and Becker 2006: 168). In Poland, the global value of housework is PLN 265.7 billion, which is 28,8% in relation to GDP (Błaszczak-Przybycińska 2008: 45–47). Researchers of home economics thus appeal:

The time has come to consider housework as goods and services included in the nation’s GDP. Some overtime spent on housework suggests that domestic production accounts for a significant percentage of the entire generation capacity of all nations. After all, when the family employs someone to care for children, clean up the house and cook, this work is included in the GDP statistics. When the parent does it, no (Becker and Becker 2006: 167).

The house budget should include the cost of two non-financial contributions: the labour force account and the time account. The contribution of the workforce is the physical and mental activity necessary during everyday routine duties. At the same time, labour inputs, in addition to real hours worked, also include additional activities related to the overall performance of a task. For example, to prepare a meal, one must first make purchases. For dishwashing, one must add the time it takes to dry and put them on the shelf. As well, the
Budget has to take into account time use, showing how households spend their time, and how they spend time after work. The time account applies not only to the time spent on the production and services provided in the household, but also includes time that is intended for relaxation, rest, hobbies and pleasures. Both of these accounts must be treated as parallel and equivalent to income earned at work.

From the point of view of the gender budgeting strategy, it seems an absolute necessity to include production costs and services provided in the family into the global home budget. Calculation of an invoice (based on labour and time) will allow for the long-term inclusion of housework as a nominal value, which has a significant impact not only on the economy of family life, but also on the economic situation at the mezzo- macro- and megastructure levels. As one can predict, the change related to the new work cost calculator will result in an increase in consumption, improvement of the quality of life, dynamism of the flow of money between the household and the market, reform of the social security system (benefits, subsidies, pensions), and the development of microenterprise or family entrepreneurship.

CONCLUSIONS: FROM GENDER BUDGETING TO EQUALITY

The family provides social services and produces goods; it is a group and an institution that is governed by economic laws and market rules. The economic function implemented in the family means that the household economy influences the economy on a microscale (for business cycles, unemployment levels, and economic growth). Therefore – in accordance with the gender budgeting policy – planning and spending of money accumulated in the family is of general economic and general social importance. Gender budgeting seeks to equalise the economic opportunities of working family members by equalising income and unifying the value of work provided both inside and outside the household. The need to implement GB stems from the fact that the family budget is discriminatory for women and strengthens patriarchal practices of managing money and time. This is because women are responsible for the performance of most household duties, for which they do not receive adequate payment (and usually do it for free). Moreover, performing this work reduces their social status and reinforces their dependence on men (commonly known as “breadwinners”). It is necessary to redefine the way of constructing a family budget and to consider domestic work as a nominal value, having a cash equivalent.

The implementation of GB also (and perhaps above all) requires reappraisals of the concept and vision of family life, with particular emphasis on the social roles that women perform in the family, their rights and obligations that are assigned or imposed on the basis of sex. Negotiations and renegotiations should be subject to a “marriage contract” characteristic of a given culture (Shulman 1982: 301–303), which clearly and in a top-down process determines the division of rights and obligations between spouses, and at the same time confirms that the spouses agree to accept some externally defined status (Pateman 2014: 240). To undermine a rigid “marriage contract”, the dominant (patriarchal) family system should be questioned: that is, the norms, values, beliefs, and attitudes of androcentric character. Next, we must question the non-system elements, including patterns of behaviour, types of
actions, and communication codes derived from myths, stereotypes, and collective ideas about women and femininity. GB implementation may be facilitated by the introduction of additional instruments: tax breaks for increasing women’s labour supply; social benefits that increase net income, childcare subsidies (the state pays for a nanny), flexible forms of employment for women, and favourable conditions for female entrepreneurship.

Gender budgeting is a way leading to emancipation and equality, which should start in the most important institution, the family. Eliminating the relationship of inequality, domination or even exploitation of women requires recognition that housework is as valuable as work outside the home and has a real impact on GDP. As Ann Phillips writes, “household democracy is just as important as democracy in any other place, because there is an inequality in the distribution of power at home” (2003: 32). Democratisation of the family includes all activities involving cooperation, dialogue, and negotiation, which relate to the division of household responsibilities, the division of marital roles and the upbringing of children, and the distribution and use of hard-to-access goods. Democratisation of the family involves the division of power between spouses and between parents and children. It is about power in the non-institutional sense: symbolic and, perhaps above all, institutional. Family is a political category, an act established by law and subject to this law. Legal regulations and constitutional changes and amendments are the path to a new model of the modern family. Family reform seems a necessary condition for the civic activation of women. Magdalena Środa writes about this: “The problem lies not only in creating a woman with equal rights and possibilities, for example in the sphere of professional or political activity, but also in the need to transform the family” (2009: 318). The democratisation of the family leads to the emergence of a “civic family” where civic attitudes dominate, and femininity is promoted in a liberal way. In Giddens’ terms, the process of creating a “civic family” is the result of “everyday democratization”, which assumes steady progress in promoting meaningful areas of freedom in everyday life (Giddens 2009). In this context, the gender budgeting strategy is particularly important because the home budget must be democratic in order to speak about the equality of all family members and, consequently, about the equality of society. Gender budgeting shows that the finances in the family might not be a central issue, but allocation and distribution of resources affects everything.

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Gender budgeting in the family and household: from the newly-considered economic function to...


GENDER BUGDETING W RODZINIE I GOSPODARSTWIE DOMOWYM:
OD NOWO PRZEMYŚLANEJ FUNKCJI EKONOMICZNEJ
DO DEMOKRATYZACJI ŻYCIA RODZINNEGO

Celem artykułu jest przedstawienie zależności pomiędzy gender budgeting (GB) a realizacją funkcji ekonomicznej w życiu rodinnym i w gospodarstwie domowym. Wskazywana w tekście zależność dotyczy podziału środków budżetowych ze szczególnym uwzględnieniem płci. Strategia GB zakłada zrównoważony podział zasobów i finansów; sprawiedliwą dystrybucję towarów, funduszy i kapitału, aby w ten sposób zmniejszyć nierówności wynikające z różnic płciowych oraz wyeliminować dyskryminację w sferze ekonomii gospodarstwa domowego.

Słowa kluczowe: gender budgeting, budżetowanie pod kątem płci, gospodarstwo domowe, rodzina, funkcja ekonomiczna