



Briefing paper on the 'feminisation of poverty'

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CONTENTS

1. Introduction	1
2. Addressing poverty and gender inequality	1
3. Female-headed households (FHHs)	2
4. Labour force participation	3
5. Changes in how poverty is understood	4
6. Policy implications	5
6.1 Women in development approach	5
6.2 Focusing on gender relations	6
7. Conclusion	6
Bibliography	7

1. Introduction

The term, the 'feminisation of poverty' originates from US debates about single mothers and welfare, dating from the 1970s. Recently there has been much discussion, in both academic and development policy circles, of the phenomena. However, there is little clarity about what the feminisation of poverty means, or about whether such a trend can be empirically verified. The feminisation of poverty has been linked to firstly, a perceived increase in the proportion of female-headed households (FHHs) and secondly, the rise of female participation in low return urban informal sector activities, particularly in the context of the 1980s economic crises and adjustments in Sub-Saharan Africa and Latin America. It has been used to mean three distinct things:

- that women have a higher incidence of poverty than men;
- that their poverty is more severe than that of men;
- that there is a trend to greater poverty among women, particularly associated with rising rates of FHHs.

2. Addressing poverty and gender inequality

The household is a key site of gender discrimination and subordination and is thus an important focus for examining gender and poverty issues. However, aggregate national poverty estimates based on household surveys (whether on income or food availability type indicators) assume that household resources are equally shared. Little systematically gender-disaggregated data on income and other welfare measures is available and so an empirical assessment of poverty trends and incidences by gender is impossible.

Consideration of poverty often neglects differentials between men and women in terms of their access to income, resources and services. Such differentials may occur within households between men and women, or between individuals (i.e. between single men and single women), or between households with women-headed households at a disadvantage to male-headed households. There are also gender-based differentials in vulnerability to illness and violence (Wratten, 1995).

Any poverty-reducing programmes may not reach women directly, due to their lack of command over productive resources and control over output, as well as (particularly for poor women) lack of time. The costs of economic restructuring under structural adjustment are often disproportionately borne by women, through increased labour or reduced intake of food, with severe human development consequences for women themselves and potentially for children, especially girls, who may be drawn into household or income earning labour. Moreover, existing safety-net programmes have tended to target men, explicitly or implicitly. Wider social security and welfare provisions have not taken account of changes in social relations (including gender relations) which are occurring as a result of economic restructuring, as well as political and social conflict (Masika *et. al.*, 2000). Not all evidence reveals discrimination against women in the household; there are some case studies that demonstrate disadvantages for men once the gendered division of labour is taken into account (Razavi, 1999).

A substantial body of literature now exists to show that men and women experience poverty differently such that women's poverty status cannot be 'read off' that of the

household. What is less clear, is the relationship between household-level poverty and female well-being, i.e. does gender discrimination intensify or diminish with poverty? Evidence from South Asia shows that discrimination does not disappear and may even intensify as household income increases, but this may be region specific. Sub-Saharan Africa shows no clear evidence of gender bias in consumption, but women have very little leisure time compared to men and this may be further curtailed as poverty increases. In general, as household-level poverty increases, there may be a tendency for men to retain an increasing share of their income in order to maintain personal consumption levels at the expense of contributions to the household. Women's limited claims on male income may diminish. In more extreme cases, there may be a total breakdown in normative entitlements through marriage or other familial support, resulting in FHHs (Baden and Milward, 2000).

Despite this lack of clarity, multilateral and bilateral development agencies have focused their gender policies on the presumed connection between gender inequality and an increase in the incidence of poverty. According to UNDP 'Poverty has a woman's face - of 1.3 billion people living in poverty, 70 percent are women' (UNDP, 1995:4). However, the lack of systematic data that disaggregates expenditure or consumption by gender means that such broad statements are often based on questionable assumptions. There is a need for further research to avoid making simplistic correlations, such as between increases in female-headed households and any 'feminisation of poverty'.

3. Female-headed households (FHHs)

In the absence of good gender-disaggregated data, there has been a tendency to rely on comparisons between male and female-headed households in order to examine gender and poverty questions. The limited data available seems to indicate a slightly upward trend in the number of FHHs in eight of the twelve Sub-Saharan countries surveyed by DHS¹. In Latin America, DHS data also showed an increase in FHHs in five of the six countries for which data was available. Data on the other regions is sparse and does not indicate a clear trend (United Nations, 2000). However, this does not necessarily signal an increase in the number of women living in poverty. Moreover, this method of analysis does not address the questions of intra-household resource allocation and poverty, relevant to the majority of women.

There is now a considerable body of evidence on the relative income levels, household structures and work patterns of male versus FHHs. There is some evidence of a link between female headship and poverty, but the relationship is by no means straightforward and there are considerable methodological and conceptual difficulties surrounding studies of this issue. Female-headed households are a heterogeneous category and may include relatively well-off women. There are now more sophisticated analyses of female headship which disaggregate this category into subgroups, such as those determined by lifecycle stage, marital strategies or labour deployment. Different subgroups are more likely to be vulnerable to poverty than others. The characteristics of these subgroups vary considerably between contexts depending on a number of factors, including the extent of social support available and the degree of social legitimacy accorded to different types of FHHs (Baden and Milward, 2000).

¹ The Statistics Division of the United Nations Secretariat from Demographic Health Surveys (DHS), country reports

Female headship may have positive aspects. FHHs are likely to be less constrained by patriarchal authority at the domestic level and female heads may experience greater self-esteem, more personal freedom, more flexibility to take on paid work, enhanced control over finances and a reduction or absence of physical and/or emotional abuse. Female heads may be empowered in that they are more able to further their personal interests and the well-being of their dependants (Baden and Milward, 2000). Studies have shown that the expenditure patterns of FHHs are more biased towards nutrition and education than those of male households (Chant, 1995).

However, while FHHs may be better off in some ways, they may face greater difficulties than men in gaining access to labour markets, credit, housing and basic services, and there are sometimes additional layers of discrimination against female heads. Single parent households, most of which are FHHs also face the difficulties of one adult having to combine income earning with household management and child rearing. This generally means that the parent can only take on part-time, informal jobs with low earnings and few if any fringe benefits (*ibid.*). In terms of the impact of female headship on child welfare and education the evidence is conflicting (Buvinic and Gupta, 1994).

There is a need for more subtle categorisation of female headship and a cross checking of large-scale survey data with qualitative studies, paying attention to the differences between female heads, in particular those related to life cycle issues, marital status and social support. More detailed and systematic data are required on work hours, income sources, expenditure patterns, assets and claims of different types of household, both male- and female-headed. The variation in incidence of female headship within as well as between countries requires more attention. It is also vital not to treat female headship as a proxy for gender discrimination in general (Baden and Milward, 2000).

4. Labour force participation

The rise of female participation in low return, urban, informal sector activities is also considered evidence of the feminisation of poverty. Due to household survival strategies during economic restructuring, there is an increasing reliance on informal sector employment for both men and women. However, UN statistics show that the informal sector is a larger source of employment for women than for men (United Nations, 2000). The greater insecurity and lower earning capacity in the informal sector is therefore seen as another reason for the feminisation of poverty. Moreover, because of the concentration of women in casual labour of informal sector work, legislative measures have either excluded or not been enforced in relation to most of their economic activities.

Labour market approaches offer an alternative framework for examining questions of gender and poverty, which avoid the problems of aggregation at household level. However, the question of whether and why women's participation in the informal sector labour force has risen and the relationship between this and poverty trends is not clear. The empirical evidence here is also relatively weak due to lack of time series data for many countries (Baden and Milward, 2000). Conventional labour market categories have tended to be gender-blind and generally focus on formal sector activities. They therefore have a limited value in identifying poor people. Measurement problems are exacerbated by the wide range of activities and diverse modes of operation that the informal sector incorporates.

Although informal sector activity is often associated with poverty in general and specifically with female poverty, there is considerable heterogeneity here and men particularly can prosper in the informal sector. Where women earn income outside the home, there is some evidence that gender biases in resource allocation within the household may diminish (Baden and Milward, 2000). Since, in many developing countries, the majority of women (and indeed of the overall labour force) work in the informal sector, it also does not provide a useful guide to poverty status (*ibid.*).

5. Changes in how poverty is understood

A review of current approaches to understanding urban poverty points to the need of broadening the way poverty is understood and measured. Poverty is multidimensional, and hence limiting measures to income shortfalls and poverty lines masks the true extent of poverty, particularly for women and children. Standard income/expenditure data fails to capture the complexity of gender differences in poverty and a gender-differentiated assessment of well-being. It can therefore be helpful to examine broader indicators of well-being:

- health indicators, e.g. nutrition, life-expectancy, maternal mortality;
- access to resources e.g. employment participation and earnings, land ownership, and access to safe water and sanitation.

These reflect the outcomes of income/expenditure decisions rather than the means whereby well-being is achieved (Kabeer, 1996).

Gender disparities in development can be captured by using the Gender-related Development Index (GDI) and the Gender Empowerment Measure (GEM) devised by UNDP (UNDP, 1995). These measures can be used to rank countries in order of achievements on gender equality, rather than just on human development, as with the Human Development Index (HDI). The GDI attempts to capture achievement in the same set of basic capabilities included in the HDI – life expectancy, educational attainment and income – but adjusts the HDI for gender inequality. The GEM measures gender inequality in key areas of economic and political participation and decision-making, such as seats held in parliament, and percentage of managerial positions held by women. The GEM thus differs from the GDI, which is an indicator of gender inequality in basic capabilities (UNDP 1995: 39; Wach and Reeves, 2000)

Measures, such as GEM and GDI have added credence to the view that women are more vulnerable to poverty. 'The Gender-related Development Index value of every country is lower than its Human Development Index value' (UNDP 1997:39). Cagatay (1998) also argues that if indicators of well-being associated with human poverty are used, such as literacy, women on average are unambiguously worse off than men in almost all contexts. A case study from Bangladesh also cites evidence to support women's disadvantage (Khaleda, 1998).

However, as Shahra Razavi (1998) argues, these measurements of well-being outcomes (health indicators and access to resources) are prone to be employed in making simplistic correlations with aspects of gender equality. This not only leads to questionable policies (see section on policy implications) but also may sideline other

aspects of gender inequality such as mobility in public spheres and decision-making power, which have an ambiguous connection with poverty indicators. In addition, gender-sensitive well-being outcomes are extremely difficult to quantify and national poverty assessments still tend to rely on traditional measures such as household income and nutritional intake.

Recent years have seen a further broadening of debates around poverty, which has led to a more pluralistic approach to measuring or assessing poverty and deprivation. There is increasing emphasis on self-assessment of poverty, leading to issues such as domestic violence and social support networks becoming part of the mainstream poverty debate. From a gender perspective, this opens up the possibility for highlighting the gender-specific dimensions of deprivation, through concepts of vulnerability, shocks, fluctuation, powerlessness and so on (Baden and Milward, 2000). However, participatory methods for assessing poverty (e.g. PRA, PLA) can obscure gender-specific interests unless careful contextual analysis is carried out (Cornwall, 2001). Gender-sensitive participatory methodologies need to be further developed. Even where gender-sensitive participatory methods are employed, for example, by the World Bank in their Participatory Poverty Assessments (PPAs), results are too often sidelined or ignored when policy recommendations are made (Whitehead and Lockwood, 1999).

6. Policy implications

Concerns have been raised about gender issues becoming a subset of poverty concerns with attention being focused solely on poor women, rather than gender inequality. As Jackson (1994) points out, gender subordination does not arise out of poverty *per se*. Collapsing gender concerns into a poverty agenda narrows the scope for a gender analysis which can fully address how and why gender inequalities are reproduced, not just among the 'poor,' but in society as a whole. In the same way, conflating gender and poverty issues may not assist the poverty alleviation efforts, in that it could lead to confusion in targeting since 'not all women are poor and not all the poor are women' (Kabeer, 1994).

6.1 Women in development approach

The 'feminisation of poverty' idea can be problematic where it informs poverty-reduction approaches which target resources at women - in particular microcredit interventions - without attempting to change the underlying 'rules of the game' (Goetz, 1995; Fraser, 1989 cited in Jackson, 1996). Where women are targeted with resources it is often assumed that benefits accrue directly to them and also to their children, to a greater extent than resources targeted at men (Buvinic and Gupta, 1997). It has also been argued that where women gain access to external resources, perceptions of their value to the household may change, increasing their bargaining power and leading to more equitable allocation of resources and decision-making power within the household (Sen, 1990). Beyond this, claims have been made for example, that credit programmes empower women economically, socially and politically, as well as in the context of the family (Hashemi *et. al*, 1996). Focusing on women in isolation from their social relationships does little to address the power imbalances rooted in these social relations that lead to women's greater vulnerability to poverty (Baden, 1999).

Poverty reduction approaches that focus on women's and girls' education are also the result of simplistic assumptions. The World Bank advocates the education of women and girls particularly in Sub-Saharan Africa because of its supposed benefits to household welfare, agriculture production and fertility reduction. Their focus on this 'win-win' situation does not reveal the causal dynamics of low levels of female education and how gender inequalities underlie educational outcomes (Razavi, 1999).

6.2 Focusing on gender relations

It is important to consider how power embedded in gender relations may, in some circumstances, mediate these desired outcomes. It may be that benefits from targeting resources at women are siphoned off by men (Goetz and Sen Gupta, 1996), or that men reduce their levels of contribution to household expenditure as women's access to resources increases (Bruce, 1989). Even where women do gain greater access to resources, this maybe at the expense of increases in their burden of labour, leaving them exhausted. Where they have control over resources, they may be unable to effectively mobilise these resources to support sustainable livelihoods. Women may feel compelled to invest resources, including their labour, in 'family' businesses or in children, identifying their own interests with those of other household members and thereby leaving themselves vulnerable in the event of family breakdown (Baden, 1999).

7. Conclusion

Because of the consistent use of inappropriate and gender-blind statistics it is difficult to substantiate the claim that the number of women living in poverty is rising. Although there is evidence to support the trend of rising rates of FHHs it is important not to treat female headship as a proxy for gender discrimination in general. Furthermore, due to the heterogeneous nature and difficulties of measuring activities in the informal sector, caution also needs to be taken in using this as an indicator of the feminisation of poverty.

There is evidence to demonstrate that because of the weaker and conditional basis of their entitlements, women are generally more vulnerable to poverty and once poor, have less options in terms of escape. Gender discrimination in the household and the market can result in the unequal distribution of resources leading to women experiencing a greater severity of poverty than men.

However, what makes men or women more vulnerable and the different ways they are able to move out of poverty have to be further explored to avoid simplistic policy recommendations that may fail to address the underlying causes of gender inequality. Although a substantial amount of work has been conducted on gendered experiences of poverty, there is still a need for more attention to gender-disaggregated data collection, detailed context specific research, and comparative empirical research. Also important is the exploration of how and whether gender-sensitive policy changes take effect in implementation.

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