

Briefing prepared for Gender Equality Unit, Sida

Gender Inequality and Poverty: Trends, Linkage, Analysis and Policy Implications

Part I

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1. INTRODUCTION

1.1 Background to and structure of the report

This report is a compilation of material prepared by BRIDGE (briefings on development and gender) at the Institute of Development Studies, for the Swedish International Development Co-operation Agency (Sida), over the period 1994-1997. The various sections were commissioned (in 1994 and late 1996) as inputs into Sida's Task Force on Poverty Reduction, to inform the development of Sida's strategy to reduce poverty and promote sustainable livelihoods.

Part I contains an introductory analysis and sections on trends, measurements, households and labour markets, and an overview in the form of short summaries for the thematic sections covered in Part II. Part II provides a detailed analysis of gender and poverty issues and linkages across the range of themes and sectors of relevance to Sida's development co-operation efforts. The starting point for most of these sections is Sida's 1996 policy document: **Promoting Sustainable Livelihoods**.¹

Because of the different times at which the material was written, there is a certain unevenness in the presentation here. Most of part II was drafted in 1996-7, and reflects changes in both thinking about gender and poverty, as well as in policy approaches, which are not fully integrated into the introductory analysis. Nor does the introductory section include reference to more recent empirical analyses of general gender and poverty trends.

These inconsistencies and lacunae notwithstanding, it is hoped that the volume will provide a useful resource to development policy makers, planners and implementors, as well as researchers, and further understanding and awareness of the gendered nature of poverty, of the distinction between gender and other forms of social inequality, and of gender-sensitive approaches to addressing poverty and promoting sustainable livelihoods.

1.2 Gender and poverty: Overview

In recent years there has been much discussion, in development policy circles, of 'the feminisation of poverty', linked to a perceived increase in female household headship and informalisation of the economy (especially in Latin America and Sub-Saharan Africa) under recession and adjustment. However, the lack of systematically gender-disaggregated data on income and other welfare measures makes a comprehensive empirical assessment of poverty trends and incidence by gender impossible. The widespread view that there has been a 'feminisation of poverty' is thus difficult to substantiate.

At aggregated levels (country, region etc.), composite indicators such as the gender-disparity adjusted HDI, and single indicators of female well-being (such as literacy, life expectancy etc.) show a lack of correspondence with overall measures of both economic progress and human

¹ Much of the introductory analysis in part I and two sections of part II (on humanitarian assistance and governance) was drafted in 1994-5 and has already been published, first as a BRIDGE Report No. 3 'Gender and poverty' (February 1995) and subsequently as a Sida working paper of the same name (Baden and Milward, 1996)..

welfare (e.g. as indicated by the unadjusted HDI), suggesting a weak correlation between overall poverty and female poverty and well-being. The relationship between gender discrimination and poverty processes clearly merits more detailed investigation and analysis.

Moreover, most data on poverty is gathered at household level and tends to assume equal distribution of resources within the household - a matter long subject to feminist critique - thus underestimating the extent and depth of poverty, particularly among women and children. There is a continued need for more attention to gender-disaggregated data collection in large-scale household surveys, for example on control over and allocation of labour, other productive resources, assets, claims and incomes.

Recent years have seen a broadening of debates around poverty, beyond economic definitions based on income and consumption measures, into more diffuse discussions of deprivation, of which income poverty is only one aspect. This has also led to a more pluralistic approach to measuring or assessing poverty and deprivation. 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. 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. However, there are also limitations in the new approaches. Debates around poverty and sustainable livelihoods, for example, tend to downplay the potentially negative impact on women and girls of many 'coping strategies'. Participatory methods (e.g. PRA) for assessing poverty, currently in vogue, sometimes play down difference in favour of consensus within particular communities, obscuring gender-specific interests. Gender-sensitive participatory methodologies need to be further developed, as do gender-aware approaches to project-level poverty monitoring.

The household is a key site of gender discrimination and subordination and is thus an important focus for examining gender and poverty issues. 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 female headship.

In the absence of good gender-disaggregated data, there has been a tendency to rely on comparisons between male and female headship in order to examine gender and poverty questions. There is now a considerable body of evidence on the relative income levels, household structures and work patterns of male vs. female headed households. 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. Nevertheless, in most contexts, a sub-group of female

headed households is likely to be concentrated among the very poor. The characteristics of this sub-group 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 female head.

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 the 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.

Labour market approaches offer an alternative framework for examining questions of gender and poverty, which avoid the problems of aggregation at household level. However, conventional labour market categories tend to be gender blind and have limited value in identifying poor people; alternative indicators need to be developed. 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. 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. More disaggregated approaches are needed. From a gender perspective, the issue of control, over labour time, means of production and earnings is key and data is needed to reflect this.

Because of gender discrimination in labour markets, women have more limited access to employment and lower earning capacity than men, contributing to their greater vulnerability to poverty. Investment in women's human resource development is important but may have been overemphasised as a strategy to increase labour market access and earnings. Legislative measures have either excluded or not been enforced in relation to most of women's economic activities, concentrated in casual labour or informal sector work. New strategies are needed to tackle pervasive discrimination. There is also a need for further research on the relationship between female participation in different kinds of income-earning activity and their status and bargaining power within the household.

Where women earn income outside the home, there is some evidence that gender biases in resource allocation within the household may diminish. Female headship, often associated with high levels of female labour force participation, has conflicting effects on child welfare; the strong positive impact of mother's earnings on children, in the absence of male authority, may only occur above a critical minimum income level.

'Feminisation of the labour force' in the 1980s has been associated with increasing female labour force participation, in conjunction with informalisation and, by implication, increasing poverty and vulnerability to poverty of working women and men. Women are considered particularly vulnerable in labour markets because of the sectors in which they are concentrated, their social status and their labour status. However, the empirical evidence here is also relatively weak due to lack of time series data for many countries; it is particularly hard to demonstrate that women are taking over jobs previously performed by men. There is some evidence that female un- and underemployment is higher than that of men in developing

countries. In some instances recession has led to female withdrawal from the labour force, rather than pushing them into the labour market.

More recently, concerns have been raised about gender issues becoming a sub-set 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).²

Gender, humanitarian assistance

The concept of vulnerability is also widely used in relation to disasters. This overlaps with, but is not the same as, poverty; indeed certain poverty-reduction measures potentially increase vulnerability. Women are often singled out as a 'vulnerable group', but this blanket categorisation fails to analyse the gendered nature of vulnerability and leads to welfarist interventions. A gender analysis, drawing on entitlements approaches, looks at exposure to risk, coping capacity and ability to recover, as gendered aspects of vulnerability to disasters. Factors such as women's restricted mobility and gender differentials in nutritional levels, for example, mean that women are often more vulnerable to disasters but this varies between contexts and groups of women. Women's ability to mobilise their entitlements, and thus their capacity to cope with emergencies, also depends on their empowerment. Some coping strategies (e.g. sales of women's assets for consumption purposes; household dissolution) may, in the longer-term, reduce women's potential for recovery.

Gender, governance and poverty

Although it is increasingly recognised that poverty and poverty reduction is a political question, the linkages between gender disadvantage, governance and poverty have not been explicitly developed in the literature. Further research and a review of policy is clearly needed here.

Debates on governance have tended, to date, to overlook gender issues and many policy elements in the governance agenda (e.g. democratisation, legal reform, civil service reform) have been promoted with little attention to their gender aspects, or to the pre-existing efforts of women's organisations and lessons arising from earlier strategies. Gender bias in governance relates not only to women's lack of numerical representation at all levels, but also to the kinds of policy issues taken up and the organisational culture of institutions.

Strategies to challenge gender biases in public administration need to look to constituencies outside the public sector (political parties, NGOs, women's organisations) as well as working

²The phrase 'not all women are poor and not all the poor are women' is the title of Kabeer's recent (1994) paper. Much of the critique, here, of the feminisation of poverty thesis, draws on this paper. See Appendix 3 for further details of Kabeer's current research.

with influential women in the bureaucracy. State policies on family governance (e.g. through child support and social security arrangements) have tended to reinforce - or not interfere with - patriarchal traditions. Now, traditional systems are breaking down, without being replaced by societal or state arrangements, leaving women vulnerable to poverty and destitution. Reforms of social security and child support arrangements are needed in order to increase support to poorer groups and female headed households in particular. Community management of services can lead to an increase in women's workload in the guise of women's participation but with little reward. The introduction of community financing may also exclude poor people from access to services (e.g. schooling). Some aspects of state regulation of markets (e.g. harassment of women traders) are particularly punitive to poor women; at the same time, market deregulation (e.g. removal of minimum wages policies) could have a particularly negative impact on women. There may be a case for extended existing labour law provisions to cover sections of female workers who have not previously benefited from protection.

Gender, human rights and poverty

Within development discourse, the debates on human rights and on poverty have tended to evolve separately. Nevertheless, there are linkages, specifically in attempts within human rights discourse to extend the remit of international rights to economic and social spheres, and in the focus within poverty debates on legal and political aspects of poverty, as well as, increasingly, in the shift from needs to rights arguments in favour of addressing poverty. However, in both areas, cultural relativism has questioned the universalisability of definitions of rights and of poverty.

Gender issues have also entered the debates on human rights and on poverty. Feminists have been critical of the assumption that human rights apply equally according to a sex-neutral norm, and have argued successfully that women are subject to specific forms of human rights abuse. They have also suggested that gender inequality cannot be subsumed within poverty concerns and should be treated as a question of human rights. However, the importance of formal legal entitlements in reducing women's vulnerability to poverty is limited by non-legal, informal systems of rule making and enforcement, which operate to reinforce gendered social norms. This suggests a need for greater understanding of the interplay between formal and informal rules and institutions, to support the effective promotion of women's rights.

The contingent nature and poor enforceability of women's rights, in the home, over property and in the labour market, mean that women are more vulnerable to poverty than men. Poverty drives women into situations where they become vulnerable to harassment and abuse, in their attempts to secure a livelihood, when they are perceived to have transgressed legal or moral codes. Economic insecurity may constrain women to stay in situations where their rights are being violated, for example, through domestic violence. Women are particularly affected by feelings of 'powerlessness' in the face of abuse, and conventional channels of legal redress often are, or seem, inaccessible or ineffective, to poor women.

In as much as current donor assistance strategies to promote human rights address poverty, the main focus is on making existing laws and legal systems more accountable and accessible to the poor, on promoting democratic political systems through elections and on support to NGOs. Human rights instruments and development aid can have negative impacts on poverty, through

attempts to impose human rights conditionalities on aid or trade, or by strengthening individual property rights, where poor people have ill-defined or insecure rights of tenure.

Gender analysis suggests the need for greater focus in donor assistance on the use human rights and legal instruments to secure women's economic and social rights and on the implementation and enforcement of existing legal and human rights of relevance to women, at international, national and local levels. Alongside legal reform, there is a need to promote the participation of women in debates on legal and constitutional reform; and for support to existing NGOs working with poor communities, to provide gender-sensitive legal awareness, advocacy and aid, as well as human rights education.

Gender, urbanisation and urban poverty

Urbanisation and urban growth have accelerated in many developing countries, in the past few years. While natural population growth has been the major contributor to urbanisation, rural-urban migration continues to be an important factor. The processes of urbanization and the nature and scale of rural-urban migration have to some extent been shaped by gender roles and relations. The scale and nature of rural-urban migration. While male migration has been the most predominant form of migration, in parts of Latin America female migration is common and has been influenced by decisions in rural households over who should migrate and for what reason. In other parts of the world, particularly South East Asia, the demand for female labour has meant that more women are migrating in search of employment.

Feminist researchers have pointed out that much of the literature on women, gender and urban poverty issues has fallen outside the mainstream. Urban planning has focused, to a large extent, on physical and spatial aspects of urban development. However, there is increasing recognition of the discrimination women face in relation to access to employment, housing, basic services etc., and more effort by some governments and international agencies to reduce this.

A gender equality perspective of urban poverty is important because men and women experience and respond to poverty in different ways. Access to income and assets, housing, transport and basic services is influenced by gender-based constraints and opportunities. Gender blind urban services provision may not meet the needs of women if their priorities are not taken into consideration.

Gender, education and poverty

The linkages between education and poverty can be understood in two ways:

- **investment in education as a poverty reduction strategy** which can enhance the skills and productivity among poor households;

poverty as a constraint to educational achievement both at the macro level (poor countries generally have lower levels of enrolment) and the micro level (children of poor households receive less education).

Females in developing countries typically receive less education than do males. Although it is generally true that countries with high GNP have greater educational equality for males and females, amongst poor countries there is considerable variation, both in overall levels of enrolment and in female/male enrolment ratios. Female disadvantage in enrolment is thus not simply a matter of overall development. Factors such as social and cultural attitudes, and policy priorities are clearly also significant.

Research into the constraints to girls schooling explains the persistence of gender gaps and indicates how the combined effects of household poverty and gender reduce educational opportunity for girls. The opportunity costs of girls schooling are most significant for poor households. Girls' labour is used to substitute for their mothers' e.g. by caring for siblings. The loss of girls labour during school hours thus has an impact on women's ability to raise household income either through food production or wage labour.

Not only are the costs of schooling girls greater but the private returns (to the household) are often perceived to be less, because of wage differentials between educated women and men, because daughters are expected to leave the household upon marriage, or because tradition favours female seclusion, or women remaining within the home. Other constraints to girls schooling include concerns about girls' safety both in school and journeying between home and school, especially at puberty, and worries about girls becoming sexually active outside of social sanction. For poorer households, these safety concerns may be increased because children from the poorest households are often furthest from schools, particularly at secondary level.

A gender perspective on poverty and education highlights several possible strategies to tackle female disadvantage. These include: **reducing opportunity costs** to girls schooling e.g. through childcare provision or investment in labour saving infrastructure, or flexible or non-formal educational provision;

incentives and scholarships for girls' enrolment to reduce the direct costs of girls schooling; **educational initiatives outside of the schooling system**, such as adult education and literacy programmes, for those who 'missed out'; improving the quality of education and **tackling gender bias** in the curriculum; and **non-education sector policies to tackle discrimination**, e.g. in labour and financial markets, which prevent women from realising the returns to educational investment.

Gender, health and poverty

Policies to improve the health status of the poor have been an important focus of development policy, justified by the recognition that good health is a basic right as well as a critical determinant of economic productivity. Health sector policy has addressed poverty issues to the extent that policy makers focus on the delivery of basic free or low-cost services to the poor. Health and well being, however, are also dependent on health seeking behaviour and on a range of environmental, social and cultural factors, suggesting a need for greater understanding among policy makers of individual and household demand for health, and of its wider determinants.

To date, mainstream health policy has emphasised women's special health needs, both as a basic right, and as a cost effective means to improve child welfare, as exemplified in the provision of MCH services, but this may overemphasise the synergy between children's and women's health. Further, it tends to overlook non-reproductive health needs (of both poor women **and** men) and the broader range of gender-related factors determining health status and care. The Household Production of Health approach has the potential to integrate gender analysis more systematically in studies of health, well-being and poverty.

Progress in improving health indicators has been uneven, particularly in poor countries. Inequity in access to services for poor people and low quality care have been identified as problems in health service provision, which, it is argued, is biased towards higher income groups. Health sector reform has placed new emphasis on selected basic services and promoted cost-recovery, decentralisation and community participation, stimulating debate about the impact on the poor. Evidence suggests that in some countries, user fees have led to falls in utilisation of services by some poor groups.

The health impact of the linkages between gender concerns and poverty are most clearly seen in terms of overwork, hazardous work, and poor nutrition. Poverty and gender also have significant linkages in relation to mental illness, vulnerability to violence, and stigmatisation due to health problems. Nutrition is a key area where the combined effects of gender inequality and poverty produce ill-health for women and girls, and inter-generational transmission of poverty may occur through the undernourishment/overwork of pregnant or lactating women. Furthermore, certain conditions of ill-health may lead to women's social exclusion and subsequent poverty, pointing to the importance of recognising a cycle of ill health and poverty. However, it is important to recognise that women's health problems and access to health care are affected not only by poverty, but also by gender inequality.

Studies of health care seeking behaviour suggest that the constraints of poverty and gender mean that it is poor women (and girls) who are least likely to have access to appropriate care and to seek adequate treatment. The range of factors which limit access for poor women include time constraints, intra-household resource allocation and decision-making relating to health care, and legal and socio-cultural constraints. Issues of health policy, financing and service delivery also have important gender aspects, particularly in relation to budgetary allocation, the impact of user fees on poor women, and the quality of care, all issues which merit further research.

A gender analysis of health and poverty suggests the need for policies which pay attention to the broad range of women's health needs, not just reproductive health. Efforts must also be made to ensure that health sector reform strategies do not put extra-heavy burdens on poor women through increased demands on their time or incomes. Improvements in quality of care, which take account of women's perceptions and experiences, is important in order to increase demand for services. Furthermore, this analysis suggests the need for multidisciplinary inputs into the design and implementation of health policies and projects, for the systematic collection and use of gender-disaggregated data in health policy and planning and for non-health sector strategies to address socio-economic and legal constraints to improved health.

Gender, environmentally sustainable development and poverty

There is much debate over how to define the term environmentally sustainable development with many definitions emphasising some, or many of the economic, political, social and ecological dimensions associated with the term. In recent years there has been a marked shift from an emphasis on the notion of the 'sustainability' of socio-ecological systems to a focus on the notion of the 'resilience' of the ecosystem, and people's capacity to diversify their livelihoods to facilitate the ecosystem's recovery from shocks and stresses.

Linkages between poverty and environmentally sustainable development are often dependent on how poverty is defined, the environmental problem in question, and the groups among the poor that are affected by environmental change/degradation in the context of uneven development. The causes of poverty and environmental degradation are structured by this uneven process of development operating via technologies, incentives and institutions and regulations which favour some. The broadening of conventional poverty measurements (income/consumption flows) to include other dimensions of poverty such as entitlements and vulnerability is changing the way linkages between poverty-environment are viewed.

Much of the mainstream literature on environmentally sustainable development has ignored the gender dimensions. In the instances where there has been specific attention to women, they have been viewed as naturally privileged managers of environmental resources with little attention paid to how gender relations systematically differentiate poor men and women in processes of production and reproduction and relegate women to environmentally-based activities and limit their access to other types of livelihood activity. More recently, linkages between gender, poverty and the environment are increasingly discussed.

A gender analysis is increasingly seen as important because: experiences of poverty and environmental change are gender differentiated; environmental security is mediated by gender relations; and women and men have both conflicting and complementary interests and roles in environmental management. There are significant differences between women's and men's experience of poverty and environmental change because of gender inequalities in access to environmental resources e.g. land and common property resources, command over labour e.g. allocation of labour time, capacity to diversify livelihood strategies e.g. accumulating savings and market oriented activities, and decision-making powers.

This implies that there is a need to widen the range of choices available to poor men and women taking into consideration gendered differences in rights over land and resources to enhance environmentally sustainable development. Effective natural resources management

requires participatory approaches that take into account the different activities of household members, the impact of their different uses of natural resources on the environment, and the gendered interests and incentives for natural resource management. It is clear that more detailed research is required to establish the links between gender and environmental management in different contexts.

Gender, infrastructure and poverty

Infrastructure provision has typically been a top down process dominated by technological concerns and with little engagement in socio-economic debates on development. There is increasing awareness of the failure to provide adequate or affordable infrastructure facilities and services for low income users and of the potentially negative social impacts of inappropriate provision. Various factors, including inappropriate technological choices or regulatory standards, harassment of informal sector providers, lack of property rights and access to credit, poor maintenance and management systems and subsidies benefiting the better off, limit the access of the poor to infrastructure provision, many of which have particular impacts on poor women. The introduction of market principles into infrastructure provision has led to a renewed focus on demand, with the potential to make services more user-responsive. However, there is also a danger of new forms of inequity being introduced.

'Pro-poor' interventions tend to focus on community based provision, with simple, low cost technology and user participation. There is a tendency to impose organisational models for infrastructure development in low income communities, which overlook existing networks and initiatives. More recognition is needed of the diverse organisational forms involved in infrastructure services provision and management in poor communities and the ways in which gender and other social divisions and interests (e.g. caste, class) are represented in these. Greater attention is also needed to intra-household processes and decision making which lead to gender differences in use and control of infrastructure facilities and services. Poverty and equity concerns are also relevant to the regulation and management of parastatal and privatised utilities and mechanisms, through, for example, health and safety controls, policy towards the informal sector, employment and training opportunities and accountability to users.

Mainstream debate has focused on the implications of gender roles for particular sectors, notably water and sanitation, where women have a major role and where there are social externalities to investment through improved health. Women's participation is seen as essential to render these interventions effective and experience suggests that creative approaches are needed to ensure this. More recently, attention has turned to the transport sector, in recognition that a major part of low income, especially rural, women's time is used in transportation for both domestic and income generating purposes, often without access to technologies or services which would facilitate this. However, assumptions about potential time savings resulting from infrastructure investment need to be carefully reviewed. Complementary investments may be required to realised economic or social benefits. Other sectors of infrastructure provision, e.g. telecommunications, would benefit from a gender and social analysis.

Planning and management of infrastructure provision exhibit gender bias, for example, in the priority given to improving the mobility of vehicle owners, more likely to be male. A review of criteria applied in prioritising and evaluating infrastructure development interventions, would

assist in identifying areas of gender bias. The move towards sector investment programmes in infrastructure development underlines the need to ensure that sectors are defined in ways which take account of women's (as well as men's) activities and priorities, that procedures for contracting out services take account of gender and social impacts and that training and employment opportunities for women are promoted, not just in low level or manual jobs, but also in technical and management roles.

Gender, economic reform and poverty

Economic reform in many developing countries has been associated with stabilisation and structural adjustment programmes supported by International Financial Institutions (IFIs). As these have become more widespread and long-term, concern has grown about the impact of economic reform policies on poverty. Evidence is not encouraging, with many countries experiences increases in poverty under programmes of economic reform in the 1980s, or a worsening of income distribution, with a few exceptions. These concerns have led to changes in the thinking about economic reform and poverty, including by IFIs, and in the design of stabilisation and adjustment packages, particularly the introduction of conditionalities on social sector spending and the funding of social programmes. There has also been considerable research into poverty in adjusting countries. It is unclear, however, that these changes have yet had a significant impact or that concerns with poverty outcomes have much influence over macroeconomic policies. Greater integration is required between strategies to reduce poverty and economic reform policies.

Early writings on structural adjustment and women highlighted their potentially negative affects, particularly on poor women, but were not based on rigorous studies. In spite of mounting evidence, the mainstream literature on poverty and adjustment still pays little attention to gender aspects of poverty and vulnerability. Where the poor are disaggregated, it is not usually in terms of gender difference, although female headed households are often singled out as a vulnerable group. Some empirical research has been done which compares poverty trends between male and female household heads, but this does not address the questions of intra-household resource allocation and poverty, relevant to the majority of women. Although tools exist for a integrating a gender analysis into of many aspects of economic reform, these are rarely applied in practice.

Gender affects vulnerability to poverty, in periods of insecurity and women are likely to find it more difficult to escape poverty. Poor women may be particularly vulnerable to deepening poverty under adjustment. Any poverty reducing effects which adjustment may bring, e.g. through renewed stimulus to small scale agriculture, 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. Poor supply response, observed in some adjusting economies may be linked to constraints to women's ability or willingness to increase production, or market increased production, including gender biases in financial markets, and marketing systems. The costs of economic restructuring are often disproportionately borne by women, through increased labour, or reduce 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. Finally, existing safety net programmes have tended to target men, explicitly or implicitly, and wider social security and welfare provisions have not taken account of changes in social relations (including gender relations) which are occurring as result of economic restructuring, as well as political and social conflict.

Policy responses required are further steps to incorporate gender concerns into the design of economic reform programmes, both through gender-aware economic planning and through increasing the accountability of policy making to (poor) women. Monitoring the gender differentiated impacts of economic policies is also important, using women's budgets and gender-disaggregated expenditure incidence analysis. Measures to remove the constraints to economic opportunities for poor women include reform of marketing systems and infrastructure and of financial markets and institutions. Reform of social security provisions is needed to take account of changes in household relations and the coping mechanisms of poor people themselves.

Useful conceptual frameworks are now in place which can assist understanding of the linkages between economic policy, gender and poverty concerns. There are also a number of initiatives which have attempted to influence policy in this area from a gender perspective. What is now needed is detailed context specific research, and comparative empirical research, which investigates how and whether policy changes take effect in implementation and links between macro level changes and micro level responses

2. POVERTY IN THE 1990s

2.1 Global distribution of poverty and poverty trends

This section summarises some recent breakdowns of the distribution of poverty globally and recent trends.³ Table 1 gives numbers of the poor, headcount index, and poverty gap for major regions (for definitions see footnote 4).⁴ Overall, there has been a decline in the proportion of people living in poverty but an increase in the absolute numbers of the poor. Moreover, progress in reducing poverty and improving social indicators made in the 1960s and 1970s has to some extent been offset by a slowing down or reversal of such trends in the 1980s. There is also increased divergence in the distribution of poverty between regions. (World Bank, 1993).

The greatest fall in poverty in the 1980s occurred in East Asia (fall in both proportion and numbers). There has also been a decline in the incidence of poverty in South Asia, though this trend slowed in the late 1980s and was not strong enough to prevent an increase in the numbers of poor people. Latin America and the Caribbean and the Middle East and North Africa show an increase in both the numbers of the poor and the incidence of poverty, although the overall proportion of poor people remains low compared to other regions. Sub-Saharan Africa shows an increase in the numbers and slight increase in the proportion of the poor, so that concentration of poverty in Sub-Saharan Africa is now nearly equal to that of South Asia (around half the population).

These data on numbers of the poor and poverty incidence tell us little about the severity of poverty in different contexts. For this, we need to look at poverty gap data, measuring the depth of poverty (see Table 1 column 3). In general, the poverty gap highest in Sub-Saharan Africa - i.e. the poor in Africa are poorer, even though less numerous, than the poor in South Asia. (World Bank, 1993). The next poorest region (in terms of depth) is South Asia, followed by the Middle East and North Africa, then Latin America and the Caribbean. The poverty gap rose in all developing regions in the 1980s, except for South Asia and East Asia.

Supplementing information based on narrow income poverty definitions, social indicators (for example, the infant mortality rate, primary general enrolment ratios), show a substantial improvement overall in the last 25 years, but this trend slowed in the 1980s, particularly in low-income countries. In global terms, Sub-Saharan Africa, South Asia and the Middle East have the poorest records on social indicators. In Sub-Saharan Africa, for example, primary enrolment rates fell between 1980 and 1990. (World Bank, 1993).

³There are considerable problems, however, in making such inter-country and intertemporal comparisons (World Bank, 1993; Lipton and Ravallion, 1992) relating to, for example, the relevance of particular poverty lines in different contexts; purchasing power comparisons and so on.

⁴ The poverty line used here is \$31.23/pers./month (1985 prices). This line is derived from an international comparison of poverty lines and represents a 'typical consumption standard of a number of low income countries' (World Bank, 1993: 5). Estimates are based on national household sample surveys from 31 countries, plus predictions from an econometric model for the remaining 55. The headcount index is the proportion of the population in poverty; the poverty gap index is the mean distance below the poverty line (expressed as a percentage of the poverty line).

Table 1: Numbers of poor, headcount index and poverty gap for major regions, 1985 and 1990⁵

<i>Region</i>	<i>Number of poor (millions)</i>		<i>Headcount index (percent)</i>		<i>Poverty gap index (percent)</i>	
	<i>1985</i>	<i>1990</i>	<i>1985</i>	<i>1990</i>	<i>1985</i>	<i>1990</i>
Sub-Saharan Africa	184	216	47.6	47.8	18.1	19.1
South Asia	532	562	51.8	49.0	16.2	13.7
Latin America and the Caribbean	87	108	22.4	25.2	8.7	10.3
Middle East and North Africa	60	73	30.6	33.1	13.2	14.3
East Asia and the Pacific	182	169	13.2	11.3	3.3	2.8
Eastern Europe	5	5	7.1	7.1	2.4	1.9
Total	1051	1133	30.5	29.7	9.9	9.5

Source: World Bank 1993: 5

Lipton and Maxwell (1992: 5), comparing poverty in the 1970s and 1990s, find that that, although poverty remains concentrated in rural Asia, the poor in 1990 are more likely than in 1970 to be African, urban (and specifically urban women) and children. In some regions, the poor are also more likely to be elderly, landless (rather than small farmers), living in resource poor areas, refugees or displaced persons.

The 1980s have seen an increased proportion of urban poor amongst the poor and an increase in the absolute numbers of the urban poor. However, even where the numbers of rural poor are declining, **rural poverty still represents around 80 percent of poverty globally** (IFAD, 1992). This also varies by region. In some countries in Latin America and the Caribbean, the urban poor outnumber the rural poor, although the rural poor are the poorest. Moreover, rural and urban poverty are clearly linked by processes of migration and urbanisation. The composition of the rural poor also differs by region (IFAD, 1992). In Sub-Saharan Africa, rural poverty is predominant among smallholder farmers; in South Asia and Latin America, there is a higher proportion of landless and other groups among the rural poor.

Gender aspects of recent poverty trends

Aggregate national poverty estimates based on household surveys (whether on income or food availability type indicators) assume that household resources are equally shared. In fact, some members of households (typically men) are getting larger shares of the total, whilst others (typically girls or women) get less, so that the overall number of people in poverty, or the depth of poverty, may be underestimated. (Kabeer, 1992).

⁵ These figures are broadly similar to those quoted in other sources. Chambers (1994) gives a higher overall figure than this of 1,225 millions but a lower aggregate percentage of 23 percent (original source is World Watch Institute, date late 1980s).

Because poverty tends to be measured on the basis of household surveys, little gender-disaggregated data is available in global comparative figures. The sex breakdown of data on rural poverty in Table 2 is an exception.

Table 2: Total number of rural people living below the poverty line by sex, 1965-70 and 1988 (in millions)

	<i>1965-70</i>	<i>1988</i>	<i>% change</i>
<i>Women</i>	383,673	564,000	47.0
<i>Men</i>	288,832	375,481	30.0
<i>Total</i>	672,505	939,481	39.7

Source: IFAD, 1992 cited in Buvinic, 1993: 15

This data shows an increase in the total numbers of the rural poor, by 40 percent between 1965-70 and 1988. The increase in number of poor women over this period, by nearly half, has outpaced that of men.

Some, though by no means all, of the World Bank Poverty Assessments give limited information on gender aspects of poverty for individual countries, but these tend to be qualitative rather than quantitative. Such data as is available from large scale datasets is often based on comparisons of male- and female-headed households, rather than measures of individual poverty (see section 4.2): **This lack of disaggregated data renders impossible any comprehensive empirical assessment of poverty by gender.**

At regional level, there may be limited correlation between headcount poverty and gender differentials, as measured by other social indicators. For example, Kabeer (1992) reports Sen's findings that gender differentials in life expectancy have a strong correlation with gender differentials in labour force participation, on a regional basis.⁶ On this ranking, Sub-Saharan Africa comes out best with the lowest gender differentials, in contrast to its overall ranking in terms of poverty.

Fawzi El-Solh (1994) points to a lack of positive correspondence between measures of economic progress and social indicators relating to women in the Arab region. This is attributed to the weight of gender ideology in some countries. The Arab region contains a number of states with relatively high GDP (such as Saudi Arabia) but with relatively poor indicators in relation to e.g. female education, health, labour force participation etc. Whereas low female literacy in Egypt and Morocco can at least in part be attributed to poverty, in Saudi Arabia it cannot.

Fawzi El-Solh (1994) also points to a 'feminization of poverty' in the Arab world as exemplified by a rising number of female-headed households and by increasing participation of women in the urban informal sector. There are other factors, such as the impact of the Gulf war, and associated refugee movements, particularly on women and the increasing concentration of women in agriculture, as men migrate.

⁶ However, the view that there is direct causality between female labour force participation and increased female well-being is not universally accepted; some doubt the extent to which involvement in the labour market results in net benefits to women. (This will be discussed in more detail in sections 4 and 5).

In Latin America and the Caribbean, Buvinic (1990) finds that there is little reliable data which could directly substantiate a feminization of poverty. However, a number of surveys reviewed do show an increase in the proportion of female-headed households overall, and in their proportion among the poor in some, but not all, cases. The rise in female headship in Latin America and the Caribbean is associated with female-dominated urbanisation (such that there is an 'excess' of females in urban areas); increased adolescent fertility and single motherhood; the erosion of extended family support systems; and, possibly, household disintegration due to male unemployment and declines in wages associated with recession. Morales (1994) finds that there is a higher risk of poverty associated with female headship in Latin America.

Box 1 provides a profile of gender and poverty issues in Ghana, highlighting gender differences in the experience of poverty.

2.2 Recent perspectives on poverty

From poverty to sustainable livelihoods

In recent years, thinking about the nature and causes of poverty and about the characteristics and behaviour of the poor, has become increasingly sophisticated. The need to distinguish between the incidence, severity and distribution of poverty (over time and space) is understood (Lipton *et al.*, 1992). There has been a shift away from a narrow understanding of poverty (as measured by income or consumption) to seeing poverty as one aspect of wider concepts such as **well-being or deprivation**. The importance of **assets** to the poor is increasingly recognised; poor people often sacrifice current consumption to protect assets. **Fluctuations** (by season, over life-cycles) in poverty are better understood. **Vulnerability** to shocks (such as ill-health, bad weather etc.) is now seen as a key factor in the process of impoverishment.

Box 1: Gender and poverty in Ghana

There is a considerable database, both qualitative and quantitative, on poverty in Ghana, which permits some gender analysis of poverty. The Ghana Living Standards Survey (GLSS) conducted in 1988/9 collected a range of household level data on incomes, assets etc. A number of analyses of this data have been performed, including a review of female headship. The GLSS does not include gender-disaggregated data within the household, and as such only allows comparison between male- and female-headed households. This is unfortunate since, even with up to 30 percent of households female-headed, intra-household inequality remains the major axis of gender differentiation. Whitehead (1993), for example, found that, in north-east Ghana, the wealth of the household and the well-being of females within it were not strongly correlated; women can be poor within fairly asset rich households; moreover, there is differentiation even between women living in the same household, depending on age and health, for example.

Lloyd and Gage-Brandon's (1993: 131) study of female headship in Ghana, based on GLSS data, found that:

The increasing proportion of households reported as female-headed in Ghana does not indicate a growing concentration of poverty among women although it does suggest their primary economic responsibility and growing vulnerability. The increased proportion of female heads who are divorced or widowed, does however, identify a growing sub-group of women who are particularly disadvantaged. The households headed by older women are also of concern because of their low income levels and continuing child-care responsibilities, as evidenced by the large proportion of such households in which grandchildren reside.'

A more recent Participatory Poverty Assessment conducted for the World Bank (Norton *et al.* 1993) fleshes out - and in some respects contradicts - the findings of the GLSS. Key points relating to gender issues which emerged from this study are:

- Income streams and other livelihood sources are highly disaggregated by gender and men's and women's perceptions of poverty are individually, not household, based;
- Men and women advanced different criteria for analysing their own well-being; food security was a more dominant concern of women, who also were less concerned with assets (such as cocoa farms) which tended to be male owned
- Coping strategies vary by region and residence and include outmigration, kin fostering, use of famine foods (in the rural north); removing children from school, shifts towards more informal conjugal unions (in the rural south); reducing reproductive labour (e.g. relying on cooked food seller) and diversifying income sources (in the urban south).
- Many such coping strategies increase gender disparities, e.g. where children are removed from school, girls tend to suffer most; weakening of unions tends to reduce women's claims on property through their partners, particularly on dissolution; and male outmigration has led to serious labour shortages in the rural north, which are not compensated for by occasional remittances.

(Baden *et al.* 1994a)

The need to support diverse and creative **coping strategies** of the poor is increasingly recognised, as is the need to promote **sustainable livelihoods** or livelihood security for the poor. The existence of **trade-offs** (e.g. between vulnerability and increased income) is acknowledged. (Lipton and Maxwell, 1992; Dasgupta, 1993; Chambers, 1994).

This widening of the debate on poverty has many positive aspects, including the increasing recognition, not easy to perceive behind single household income or consumption measures, that women and men experience poverty differently and that they become poor through gender-differentiated processes. **Fluctuations** and **vulnerability** highlight the fact that people move in and out of poverty; these concepts have distinct gender dimensions. 'Seasonal stress is shown to have a clear gender dimension, since demands on women's time, which are already greater than those on men's time, are further heightened as sickness in the family increases' (IDS, 1994b).

Life cycle fluctuations also reveal gender differences in poverty: pregnant and lactating women; or older women, for example, may be particularly prone to poverty. Women are particularly vulnerable to poverty because of their lack of property rights and dependence on men. Divorce or desertion may leave women destitute. Women are also specifically vulnerable to poverty because of the narrower range of income-earning or employment opportunities available to them. **Entitlements** based approaches also enable us to differentiate between men's and women's experiences and processes of impoverishment (Kabeer, 1992; 1994).

However, these new concepts are not without their problems and critics, including from a gender perspective. Coping strategies tend to be presented as a 'good thing' when in fact there may be trade offs - e.g. between environmental and human benefits; between short-term sustainability and longer-term adaptation to irrevocable change (Davies, 1994). Coping strategies adopted in Ghana, for example (see Box 1), such as the growth of informal unions and withdrawal of children in school, tended to increase gender disparities by lowering girls' access to education and weakening women's claims on their partners' property. Sustainable livelihoods emphasise a diversity of ways of meeting consumption needs, as a way of spreading risk in uncertain environments. Sustainable livelihoods and coping strategies tend to be described at household or community level. However, livelihoods may only be sustainable at the cost of long hours of labour of women in home production and expenditure-saving activities. The process of how coping strategies are decided on in times of stress, by whom, and whose interests they serve, tends to be obscured.

Welfare versus rights

Economic measures of poverty are rooted in the welfarist tradition, whereby income (or expenditure) is used as the benchmark of subjectively defined utility. Establishing poverty lines, then, rests on a fairly arbitrary decision about which people are poor and which are not, often based on a physiological definition of food energy requirements. Hence, there is an enormous technical literature on this subject. Where monetary valuation for items of consumption is not straightforward (as for state-provided services), aggregation of consumption into a single measure becomes difficult, such that economic measures of poverty

often exclude such consumption. (This may be a problem in comparing poverty as between rural and urban areas, for example).

Welfarist approaches to poverty concentrate on income as the means to reduce poverty rather than on actual outcomes. Once households have sufficient income to reach a certain level of welfare, how and whether they achieve this is not the issue. This is problematic because, firstly, it conflates purchasing power with satisfaction of needs and, secondly, it assumes that all needs can be met through monetary means. (Kabeer, 1994).

Dasgupta (1993) distinguishes between welfare and rights based concepts of well-being and points to the lack of an 'analytical economics of chronic destitution'. Starting from the 'basic circularity in living' (i.e. the need to consume in order to work in order to consume), Dasgupta attempts to outline a rights-based approach to well-being, extensively reviewing the physiological and biomedical literature.⁷ Others have charted similar territory (e.g. Rawls' theory of justice; Sen's concept of essential 'functionings'; and more recently Doyal and Gough's 'universal satisfier characteristics', cited in Greeley, 1994) but either do not provide a concrete basis for deciding on what minimum needs might be, or do not provide a means for weighting or aggregating them. (Greeley, 1994: 57).

Poverty and powerlessness

The broadening of debates on poverty has also led to discussions of the relationship between poverty and power, or **powerlessness** (Chambers, 1994). Poor people themselves are acutely aware of their dependence on powerful individuals or institutions and their lack of voice and representation in political structures. Their lack of representation and political clout enables governments to ignore problems of poverty, diverting resources instead to already powerful groups in society. The need to make public institutions more accountable to the poor and to create a constituency for anti-poverty action is now widely recognised: the 'empowerment' of the poor is on the agenda. These debates have close parallels in the gender and development literature: the lack of representation and voice of women is seen as a key factor in perpetuating gender inequalities and discrimination; empowerment of women is seen as the process whereby gender inequalities can begin to be redressed.

⁷ Elson (1994) criticises the approach of Dasgupta and, more generally, the 'human development' agenda, for focusing too much on the input-output aspects of meeting minimum human needs rather than on the processes by which these needs are met, i.e. often through women's time and energy in the 'economy of care'.

3. NEW DEVELOPMENTS IN POVERTY MEASUREMENT AND ASSESSMENT

There is increasing pluralism and, perhaps, controversy, in the measurement and assessment of poverty. Orthodox economic approaches (such as income poverty measures and poverty lines) have long been preoccupied with the methodological complexities around measurement, arguably to the exclusion of understanding the causes of (and thus appropriate solutions to) poverty (Chambers, 1994).

Poverty profiles are becoming more detailed and disaggregated partly in response to targeting imperatives. It is common for more than one poverty line to be used, differentiating the absolute poor from, for example, the extreme and ultra-poor. Sub-categories of the poor are often defined in relation to region, ethnicity, land ownership or similar criteria. Gender concerns rarely feature in such profiles, except that female-headed households are often singled out as a vulnerable group (see section 4.2). There is also increasing use of panel data (e.g. in work by Appleton *et al* on Uganda) whereby a sample of households is followed up over a period of time, which has revealed the extent of fluctuations in poverty.

In line with the more inclusive understanding of poverty outlined above, single measures of poverty based on income or consumption are now seen by many as insufficient. There is increasing emphasis on **self-assessment** of poverty, e.g. through participatory rural appraisal (PRA) techniques, as an alternative to (or to complement) the narrow and 'objective' measurement of income poverty. As the **perceptions of the poor themselves** are being given increasing prominence, it has become clear that some earlier assumptions about poverty may have been misplaced (e.g. urban poverty has tended to be underplayed in comparison to rural) and that poor people's views and priorities are very different from those of planners and policy makers.⁸ Appreciation has grown of the complexity of human well-being within the development debate: issues such as violence; dependence; autonomy; and the attitudes of health care personnel now enter into mainstream discussions of poverty. Such issues are familiar in the literature on gender subordination; and through this shift in approach to poverty, gender questions may get a wider airing. However, there are limitations and pitfalls to participatory approaches, including from a gender perspective (see section 3.3).

3.1 Income poverty measures and poverty lines

There has been much criticism of the use of welfare based measures of poverty (see above). However, because of their apparent objectivity and the fact that they provide the basis for comparison across countries, regions and time periods, as well as allowing us to quantify the problem of poverty for policy purposes, income (or consumption) based measures of poverty and poverty lines continue to be influential. Earlier objections to these measures on the grounds of their exclusion of non-market goods⁹, or their failure to examine the depth, as well as incidence of poverty, for example, have largely been overcome by increasing methodological sophistication. Greeley (1994) argues that where reduction in absolute poverty is a key

⁸ For example, Jodha's (1988, cited in Chambers, 1994) path-breaking study of an Indian community, showed that, whilst objectively income poverty had increased, the members of the community felt better off because their dependence on powerful local individuals had lessened over time.

⁹ common property resources, home produced goods, state provided services etc.

objective of development, establishing measureable indicators against which to assess this is still paramount.

Income and expenditure based measures of poverty have also been subject to a gender critique, relating mainly to the focus on the household as the unit of analysis, and the consequent failure to capture intra-household dimensions of poverty. Some improvements in household survey methods have been made (e.g. women are now asked for certain kinds of information, rather than simply the male 'head of household') and female-headed households feature in surveys for comparative purposes. Nevertheless, gender analysts remain highly critical, given the diversity of household and family forms and the complexity of intra-household dynamics.

3.2 Composite indices: the Human Development Index

Recognition that increasing average income does not necessarily result in increased well-being, particularly of the poorest, has led to the development of indices which attempt to capture not just income but a range of 'quality of life' measures (literacy, health status, access to services of various kinds etc.). The Human Development Index, introduced in the 1990 Human Development Report produced by UNDP, is the best-known current example, although it has many precursors and some imitators¹⁰. The HDI incorporates three components: longevity; knowledge (adult literacy and mean years of schooling) and standards of living (purchasing power, based on real GDP per capita adjusted by purchasing power parity).

Since 1991, a 'gender-disparity adjusted' version of the HDI has been produced, which alters the ranking of countries by HDI according to gender inequality. For the 43 countries for which data is available¹¹, 'no country improves its HDI value after it is adjusted for gender disparities ... but ... the gender disparity adjustment makes a considerable difference to rankings' (UNDP, 1994: 97). Gender disaggregated (rather than adjusted) HDIs have also been produced for a handful of countries (e.g. USA, Turkey, South Africa).¹² The next edition of the Human Development Report, due out in May 1995, with gender issues as its theme, will review the gender-adjusted HDI (UNDP, 1994).

The gender adjusted HDI is a valuable tool in highlighting the distinction between overall human development and women's human development and in revealing the extent of disadvantage that women face. This (and other composite indices) is a useful alternative to narrowly economic measures of developmental progress, a benchmark of progress over time,

¹⁰ For example, IFAD has devised the Relative Welfare Index; Food Security Index; Basic Needs Index; International Poverty Index, again all at nationally aggregated level. (IFAD, 1992).

¹¹ Of which only 18 are developing countries - presumably due to lack of data.

¹² Gender adjusted HDIs are calculated by, for each component of the HDI, expressing the female percentage as a proportion of the male percentage and then averaging these to give an overall gender disparity factor (UNDP, 1994). This procedure is straightforward for life expectancy and education but not for income, since there is no widely available gender disaggregated data on this. A proxy for gender disparity in income is calculated by multiplying female: male industrial wage rate ratios and female: male non-agricultural labour force participation ratios to give a female-male income ratio. It is admitted that these disparities underestimate discrimination since male-female income differentials tend to be greater in non-industrial than industrial occupations (UNDP, 1994). Furthermore, the use of life expectancy at age zero, the sole indicator where women consistently score better than men (except in South Asia), for biological rather than social reasons, seems dubious.

and for international comparative purposes. Such indices may be useful in establishing overall development aid priorities.

There is some doubt about the utility of such indices in general, but also specifically from a gender perspective (Kabeer, 1992). Composite indices involve a process of weighting which is ultimately arbitrary; when aggregated at national level in particular, meaning is lost. The HDI and other composite indicators can provide a crude ranking of countries at a point in time, or correlate and analyse the relationship between other national level variables (e.g. growth, investment ratios etc.) and human development.¹³ Although attempts to disaggregate HDIs have begun (e.g. by race, region etc.) these are as yet limited and HDIs cannot provide a measure against which to assess household level or individual well-being (Greeley, 1994a).

Finally, there is the question of how such indices are defined and weighted. The criteria are not based on either local priorities or any democratic process. Indeed, surveys reveal that health rates much higher than education in local priorities, which often barely features and that income-poverty is often less of a concern than other dimensions of deprivation. (Doessel and Rukmani Gounder, 1994; Lind, 1992)

3.3 Participatory assessment of poverty

In recent years, there has been an increasing use of participatory methods to research poverty issues, in particular using techniques developed in Participatory Rural Appraisal (PRA), such as wealth ranking. In PRA, communities participate in a group process defining their own categories and questions around certain issues. Such methods have been highly influential in broadening the debate on poverty beyond narrow economic concerns.

Because it is a technique designed to play down conflict and arrive at consensus, PRA runs the risk of submerging difference, and particularly the voices of marginalised community members, including poor women. Whilst appearing very informal, PRA may set up a very formal context in which dominant interests and discourses can be made prominent or exaggerated; the private interests of dominant individuals transmuted into community interests, through 'officializing strategies' (Mosse, 1994). This is also partly driven by the tendency of PRA to work towards consensus for project planning. Particular groups, especially women, may be 'muted' by dominant discourses. Practical reasons also limit women's participation - such as social constraints on their behaviour - and specific techniques may generate exclusion. Sometimes, women find PRA techniques (e.g. drawing, mapping) difficult to engage with - this may in part be an expression of their mutedness (*ibid*).

Some, though not all of the World Bank's 20 or so Poverty Assessments include Participatory Poverty Assessments (PPAs). In these, PRA and Beneficiary Assessment Methods were used to obtain more in-depth and wide-ranging qualitative information about poverty and specifically, about poor people's experiences and perceptions of poverty as well as of the constraints on improvements to their condition.

¹³ This assumes intertemporal comparability of series. Prior to 1994, intertemporal comparisons of HDI were difficult (UNDP, 1994) because of a shifting goalposts problem; from 1994 onwards, normative standards have been adopted to enable this.

The PPAs have clearly been very useful in sensitizing policy makers to the complexity of poverty at the local level, the variability of conceptions of poverty and its qualitative rather than easily measurable quantitative dimensions. Issues have emerged from the PPAs which have not previously been given any attention - for example the attitudes of health service personnel; the desire for dignity and self-respect (Chambers, 1994). The Zambia PPA found that 'local conceptions of poverty vary from community to community, according to their specific socio-economic characteristics' and that 'poverty tends to mean being unable to keep a status fully consistent with dignity and self-respect according to community norms' (IDS, 1994b: Zambia -13).

Local definitions of poverty included consideration of assets but also of particular characteristics (e.g. age, gender, disability) and social context (e.g. degree of social support; domestic conflict etc.). Because of variability between locations in how poverty is perceived and experienced, the PPAs have not proved useful in defining national poverty lines; or in identifying causes of poverty, which communities often relate to their own value systems and ideologies, external events or moral beliefs. They are better at identifying community-level causes of vulnerability to stress/shocks and community-wide remedies. Some of the emerging demands were: better access to non-marketed natural resources (land, water, hunting/gathering); better roads; food for work schemes especially for unsupported women. (IDS, 1994a). Improved health services emerged clearly as a strong priority rather than education; particularly education for girls which was accorded low priority in some contexts. (Chambers, 1994). However, it is important to recognise that perceptions of appropriate remedies at community-level vary considerably by gender.

The adoption of PRA and BA methods in PPAs is an important innovation. However, it is possible to exaggerate extent to which participatory methods of working give a voice to the poor. For real empowerment, much broader political reform is needed. A first step might be the involvement of NGOs with local communities in continuous poverty monitoring. (IDS, 1994b).

3.4 Towards gender-sensitive poverty assessment?

There is a need for careful consideration of the appropriate mix of methods, gender-sensitive indicators, and institutional settings, for developing a gender-disaggregated database on poverty, making the best use of existing datasets. One strategy would be to invest in the collection of gender-disaggregated data on the intra-household distribution of labour, resources and assets in the context of large-scale surveys. However, this would be costly and runs contrary to overall trends away from expensive, large-scale top-down surveys towards prioritising key indicators; using in-depth small scale sample surveys; and participatory methods. PRA methods need to be adapted and monitored for gender-awareness. Another approach might be project level poverty monitoring by NGOs (see Greeley *et al*, 1992 for a methodology which includes gender considerations).

4. GENDER, HOUSEHOLDS AND POVERTY

It is now widely recognised that there are inequalities in resource allocation within households and that the well-being of individual household members cannot necessarily be read off from the overall status of the household. For these reasons, the literature on gender relations and the household has an important bearing on analyses of gender and poverty and on the kinds of interventions which are appropriate and effective in combating poverty.

There is ample evidence that a range of development interventions aimed broadly at poverty reduction - e.g. resettlement schemes, agricultural development schemes - have had limited impact on women because they have failed to take into account intra-household dynamics, or have simply targeted male heads of household. More recently, evidence has also emerged that even where special interventions are designed to target poor women, such as credit programmes, employment programmes or income and other transfers, they do not necessarily result in net benefits to women, because of intra-household dynamics of control and reallocation of resources (e.g. Goetz and Sen Gupta, 1994; Anker, 1993). The relationship between women's income earning capacity outside the household and their bargaining position within the household remains an issue of some debate.

Three key issues will be examined in this context: intra-household resource allocation; the question of female headship of households, widely perceived to be correlated with poverty; and the inter-generational transmission of poverty within the household (i.e. from parents to children).

4.1 Intra-household resource allocation and poverty

In the 1980s, a burgeoning literature developed challenging orthodox economic models of the household from a gender and development or feminist perspective (e.g. Harris, 1981; Folbre, 1986; Evans, 1991; Dwyer and Bruce, 1988; Kabeer, 1991b). There is now a large body of empirical evidence from developed and developing countries, much of it anthropological in nature, which challenges assumptions of a unitary household based on a western nuclear model, insulated from market relations and operating on altruistic principles.

Theoretical developments both from within neo-classical economics as well as in institutional economics have also provided alternative bases for theorising about the household. Bargaining and 'co-operative-conflict' models of the household, which allow for a gender analysis, are now widely accepted, although they remain difficult to operationalise for predictive or modelling purposes (e.g. Jones, 1983; Sen, 1990; Dasgupta, 1993).

These analyses of intra-household processes raises two questions about gender and poverty. First, do women and men, in the same household, experience poverty differently? Second, how does household poverty effect distribution within the household; is there, for example, a tendency for gender discrimination to increase as households get poorer? The answer to the first is clearly affirmative and various facets of men's and women's differential experience of poverty are described below.

The second is not so clear. Chen (1986) in relation to Bangladesh, argues that gender discrimination lessens in poor households, since women's economic contribution is visible and women have more control over their own labour. Chatterjee (1990) finds that in India gender discrimination may intensify in middle-class/upper caste households. However, in South Asia (perhaps also in the Middle East and North Africa) the tension between household well-being and gender discrimination may be greatest. Elsewhere, Whitehead (1993), in her study of North East Ghana, found that, whilst women in poor households were likely to be poor, there was no certainty that women in well-off households would not be poor; age, health, marital status and so on were factors in determining well-being of individual women and there was also differentiation between women within the same household. Again this tells us that gender discrimination does not disappear with improvement in household welfare, but does not tell us clearly that discrimination worsens as poverty increases.

There are several distinct, though related, areas of gender-based differentiation within the household:

- access to productive resources;
- control over family labour;
- inequality and rigidities in gender divisions of labour, particularly with regard to reproductive responsibilities;
- inequality in consumption; and
- gender differentials in responsibility for household expenditure.

These factors interact with gendered conditions of access to markets (see next section) and public institutions, which may reinforce gender biases within the household. In addition, socio-cultural and ideological norms about appropriate roles and behaviour for women and men constrain women's scope for independent activity, e.g. through limitations on their mobility.

Women's access to productive resources (e.g. land, capital) tends to be indirect and contingent on their relationships with men, either by kinship or through marriage. Women's independent **property rights** are highly constrained, both in terms of legal rights (ownership, inheritance) and more importantly in the application of laws and/or the operation of traditional institutions of resource allocation (e.g. village land allocation committees). Furthermore, both market and public institutions (banks, extension agencies etc.) exhibit explicit or implicit gender bias, by demanding permission from husbands to grant loans, or ignoring the needs of women producers. All these factors limit women's capacity to produce independently of men and make them dependent on men for access to productive resources. Gender bias in human capital investment (e.g. in expenditure on or access to education and training) is another major factor limiting women's productivity and income-earning capacity in the longer term.

Control over labour is another important constraint on women's independent productive activity, including limitations on women's control over their own labour and their lack of access to the labour of other family members, particularly adult males (see next section). Men often have non-reciprocal rights over women's labour, although there may be contestation and bargaining here (Kabeer, 1992; Jones 1983). The labour constraint is perhaps the major factor limiting women's productivity in sub-Saharan African agriculture. Furthermore, **rigidities in the gender division of labour** confine women to certain tasks which limit their control over the proceeds of production (particularly in South Asia) by masking their contributions. These rigidities also consign women the major burden of reproductive labour for the household.

(Kabeer, 1992). Whilst there have been considerable shifts in gender divisions of labour in productive work, the designation of domestic labour as women's work seems remarkably resistant to change across a wide variety of contexts.

There is considerable evidence from South Asia on **inequalities by gender in the allocation of food and other consumption goods within the household** (Chen *et al.* 1981; Chatterjee, 1991). A variety of practices (females eating after males; meat being reserved for males; taboos on females consuming certain items; purdah limiting women's access to food outside the home) operate to create these biases, which result in females consuming a lower quantity and quality of food, often over and above any adjustment for their lower bodyweight or activity rates (Kabeer, 1991a; Chen *et al.* 1981). Other household expenditures may also be preferentially allocated to males: e.g. for medicines, health care and education; socio-cultural norms reinforce these biases, whereby, for example, girls are discouraged from displaying discomfort or complaining about health problems. In one study in India it was found that girls are less likely than boys to receive medical care and often get no medical attention until illness is well advanced and potentially life-threatening (MISH, 1990 cited in Grover, 1994). Gender interacts with other variables, such as age, familial relationship and particularly birth order, to create specific patterns of bias. The same study in India found that first sons and daughters had roughly equal survival chances, but that second and higher birth order daughters were at greater risk due to selective neglect (cited in John with Lalita, 1995).

In Sub-Saharan Africa, one recent major review found no evidence of gender bias against females in nutrition (Svedberg, cited in Kabeer, 1992). However, women's lack of leisure relative to men in Sub-Saharan Africa, constitutes a gender bias in consumption, although this is difficult to measure.

Where men and women have separate economic activities and income streams there also tend to be **divisions of responsibility by gender over household expenditure**. This is well known in Sub-Saharan Africa, where women are often traditionally held responsible for producing food for household consumption, whereas major expenditure items (e.g. housing, agricultural implements, sometimes school fees) tend to be viewed as male responsibilities. Division of responsibilities is highly variable between contexts and over time. Moreover, this is an area difficult to research because of the disjuncture between gender ideology and actual expenditure patterns; it is also an area of considerable contestation.¹⁴

Overall, there is considerable evidence from a variety of contexts that women make a major contribution to household expenditure and spend a large share of their income on general household, rather than personal needs; whereas men tend to reserve a significant proportion of their income for personal consumption, even in situations of relative poverty. In fact, **there is evidence that the proportion of income men give over to household expenditure declines with falls in their real income, as men attempt to maintain their level of personal consumption.** (Bruce, 1988).

¹⁴For example, Hoodfar (1988, in Dwyer and Bruce, 1988) describes the attempts of young married women workers in Egypt to maintain the legitimacy of their claims over husband's income by conforming to the model of an Islamic wife through veiling and other signs of religious devotion. Abu (1983, cited in Baden *et al.* 1994a) describes the bargaining between conjugal partners in urban Ghana over 'chop' (food) money which men are supposed to provide for women.

Downward pressure on real incomes under recession and adjustment (particularly in the 1980s), combined with increasing demands on household expenditure means that men are increasingly unwilling or unable to meet their traditional responsibilities. There are also shifts occurring in marriage and inheritance patterns away from formal unions (since men cannot afford bridewealth); and away from matrilineal inheritance patterns towards patrilineal ones (e.g. in Ghana). In many instances, these are weakening women's claims on resources through their partnerships with men. This may be characterised as a **breakdown in women's normative entitlements** (Kabeer, 1991a), or as a **failure of traditional systems of family governance** (Folbre, 1991a, 1991b - see section 7 for a further discussion of this issue).

The evidence of gender differentiated household processes tells us clearly that **women's income, consumption or well-being cannot be read off the overall status of the household**. We therefore need alternative approaches and methodologies to examine intra-household flows and processes. In the absence of clear methodologies or data collection efforts on intra-household issues, studies on gender and poverty issues have tended to look at gender differences in household headship.

4.2 Female headship of households and poverty

In the last few years, a number of studies have emerged linking the issue of female household headship with increasing poverty. This concern already had wide resonance in developed economies, particularly the US, but, until the late 1970s, was not explored in relation to developing countries. (Buvinic, 1993; Buvinic and Gupta, 1994; Folbre, 1991a, 1991b).

There is a general perception of an increasing incidence of female headship on a global scale and an association of this trend with the 'feminisation of poverty'. There is also a tendency, particularly among governments in Europe and North America, to stigmatise female-headed households, or, more specifically, single mothers, and blame them for rising welfare bills and social disintegration. (Moore, 1994). However:

'The straightforward assumption that poverty is always associated with female-headed households is dangerous both because it leaves the causes and nature of poverty unexamined and because it rests on a prior assumption that children will be consistently worse off in such households because they represent incomplete families.' (Moore, 1994: 10).

Moore (1994) argues that there are three main assumptions which have clouded analyses of female headship: that they are new¹⁵; that the definition of female headship is straightforward; and that female headship is automatically associated with poverty. She also points out the need to closely integrate studies of female headship with examination of lifecycles, marital strategies and labour deployment.

4.2.1 *Incidence of female headship*

¹⁵ Folbre (1991a; 1991b) documents historical evidence of a high incidence of female headship in Latin America and the Caribbean in the 18th and 19th centuries.

Table 3: Incidence of female headship in selected developing countries, 1980s

<i>Country</i>	<i>% of households headed by women</i>
Botswana	45
Barbados	45
Jamaica	42
Zambia	33
Malawi	29
Ghana	29
Cuba	28
Venezuela	22
Honduras	22
Chile	20
Brazil	18
Bangladesh	17
S Korea	15
Indonesia	14

Source: Adapted from Buvinic, 1993, Table 2.

Table 3 gives some data on the incidence of female headship in selected developing countries.¹⁶ There is little reliable trend data, but evidence from some places (Brazil, Ghana) suggests a trend to increasing female headship.

Reasons for the apparent increase in female headship are varied. There is no consistent relationship of female headship with 'economic development'; the incidence appears to be on the increase in both developed and developing societies, although for different reasons. (Folbre, 1991a, 1991b). Family or household disintegration may be a response to poverty (Kabeer, 1991). The increase in non-formal unions, as male reluctance to marry grows in the face of declining incomes, employment opportunities and rising costs may be another factor increasing household instability. Other causes are demographic, relating to changes in the age structure, mortality, fertility and migration patterns of the population - the relative importance of these varies with the context. Teenage pregnancies and informal unions are dominant in Latin America; migration is more important in Sub-Saharan Africa so that female heads of household there may be less disadvantaged. In South Asia, widowhood has been dominant, but increasingly divorce and desertion are becoming major causes, with divorced and abandoned female heads of household being more disadvantaged. Overall, the contribution of

¹⁶Folbre (1991a, 1991b) gives lower estimates than Buvinic (although not for the same range of countries) for the incidence of female headship because she nets out of the total those female headed households who are currently married, on the basis that these at least have some formal claim on male resources. In general, she proposes that there is a need to cross check reported headship with marital status to eliminate discrepancies between different contexts. This gives a lower bound on the number and incidence of women maintained households and thus a lower estimate than in most other sources.

mortality (i.e. widowhood) is lessening over time, but this is being over-compensated by increases in marital breakdown.

4.2.2 Problems in the definition of female headship

There are a number problems with the concept of female headship and of household headship in general.¹⁷ The main objections to this are:

- **Cultural specificity:** the form and nature of the household varies immensely between contexts; the 'male head of household' model is often a European imposition in formerly colonised societies (Folbre, 1991a; 1991b)
- There is **little clarity about what headship means**. Is headship defined by authority, economic contribution or other factors? For this reason, reported headship is often used in surveys, which is subject to considerable bias.¹⁸
- The **lack of clarity in the definition of headship undermines comparability** between studies of different contexts;
- There is a **lack of symmetry**, in that female headship tends to be identified where there are no adult males present; whereas male heads generally co-reside with adult women and/or other males. Thus the economic contribution of male household heads (as a proportion of total household income) may be less than that of female heads of households (Lloyd and Gage-Brandon, 1993).
- **Typical definitions of female-headed households tend to both overstate and understate the relationship with poverty** (Rosenhouse, 1989). They overstate because certain categories of female-headed household (e.g. widows) may receive considerable external/family support. Understatement arises because 'sub-families' within extended family groupings may be effectively supported by women but not counted as female-headed households.

¹⁷These derive from ideological biases related to a history of 'patriarchal institutions of family governance,' in both developed and developing countries. In the case of developing countries, the disruption of traditional systems and the impact of externally imposed values and systems of family governance during colonisation was considerable. In the US and elsewhere, the 'head of household' concept has been replaced in official data collection exercises by the less charged term 'householder,' but this has not solved many of the problems associated with analyses of the household. Moreover, head of household is still widely used in developing country contexts (Folbre, 1991a, 1991b).

¹⁸ One might assume, given patriarchal family structures, bias in favour of male heads. This is not always the case. Barros, Fox and Mendonca (1993) test for possible biases in the classification of gender of head of household, by comparing survey data using the reported head criteria with alternative classifications on the basis of (a) income and (b) market-oriented hours worked, and also by using a joint headed household classification (where the difference in either (a) or (b) was less than ten percent between the two main earners/workers). They find that some reclassification occurs, mainly from female to male headed and from both female and male headed to joint headed, and conclude that, in the context of Brazil, reported headship biases in favour of female headship, since age, rather than income earning capacity or hours of market work is often a criteria for reported headship. Like Rosenhouse, they also caution against too narrow an application of the headship concept, given the prevalence (up to one quarter) of joint headed households. However, the problem with criteria such as income and market oriented hours worked (rather than total hours worked including non-market work) is that they tend to automatically favour males in the household.

- **The concept of a single household head is problematic** because, where definitions relating to economic contribution are used, many households, especially the poorest, have multiple earners (Rosenhouse, 1989).

4.2.3 *Empirical studies on female headship and poverty*

Buvinic and Gupta (1994) review 61 studies examining the association between female headship and poverty, using a variety of indicators (e.g. household income, expenditure or consumption, asset holdings, nature of labour force participation etc.) and found that in 38 cases female-headed households were over-represented among the poor. In 15 of the studies, certain types of female-headed households were over-represented among the poor, but not others, or were over-represented among the poor on certain indicators but not others. Eight of the 61 studies gave no support to an association between female headship and poverty. The overall conclusion is that 'The weight of the evidence indicates that female-headed households with children to support are disproportionately represented among the poor.' (Buvinic and Gupta, 1994: 15).

Those cases where the link is not supported are 'exceptions to the rule' or occur where methodology introduces a gender bias (see Appendix 1). Exceptions occur, for example, in areas with a tradition of matriliney; where polygamy is widespread and polygamous wives have separate residences; in cases of migration where wives are in receipt of regular remittances; in the case of widowhood, in some, but not all societies. **'Women headed households that emerge out of traditional customs that have been sanctioned by society appear relatively well-off'** (Buvinic and Gupta, 1994: 9). By extension, there are particular types of female-headed household which are especially vulnerable to poverty, e.g. single mothers, abandoned women, de facto female-headed households in situations of migrant labour, where remittances are not forthcoming. The payment of remittances is not, in itself, evidence of net benefits to female-headed households - they may be too unreliable and/or insufficient to compensate for the loss of migrant male labour. Even where remittances are forthcoming, female-headed households dependent on these remain **vulnerable** to poverty.

Appendix 2 summarises data and conclusions from studies of female headship and poverty in five countries: Ghana, Zambia, Uganda, Brazil and Bangladesh. They all point to the heterogeneity among female-headed households, with the worst off female-headed groups, in all cases, figuring among the very poorest in the local population. For example: widows in Ghana; de jure female-headed households (widowed, separated or divorced) in Zambia; widows in Uganda and, in Brazil, female-headed households with dependent children, were likely to be among the very poor, whilst other categories of female head were not necessarily especially poor or vulnerable. In Bangladesh, although on average, there were more male- than female-headed households among the poor, a higher proportion of the latter fell into the category of extreme poverty.

Thus, the evidence shows that the relationship between female headship and poverty is not straightforward. Not all female-headed households are poor. For example:

- Some studies show limited or no association of female headship with poverty (although this may reflect methodological considerations - see Appendix 1);

- It is not clear that poor male-headed households with multiple earners are any better off than female-headed households in the same position;
- Distributional issues also need to be considered: since female-headed households may have a more egalitarian distribution of resources, women and children in such households could be better off than in a male-headed household, even if the overall income of the household is relatively low;¹⁹
- Not all of the processes through which female headship arises are linked to impoverishment. Female headship may be a temporary phase in a longer term strategy of migrant labour and accumulation, for example;
- There are a widely varying social supports (familial, community, state etc.) to female-headed households;²⁰
- Certain sub-groups of female-headed households (e.g. widows, single mothers etc.) are often over-represented among the poor, but this varies with the context.

4.2.4 Poverty and female headship: concluding comments

Buvinic and Gupta (1994) argue that, whilst far from perfect, the association between female headship and poverty is strong enough to merit its use as an approximate guide to targeted interventions. Female-headed households, it is argued, are poorer because of: higher dependency ratios²¹; lower average earnings of main earners; fewer assets; less access to high paying employment and productive resources; and longer hours of domestic labour. (Buvinic, 1990; 1993). There are **effects of female headship additional to the effect of gender discrimination per se** which contribute to the vulnerability to poverty of this group, i.e. the time and mobility constraints on female-headed households where they must combine productive and reproductive roles, and discrimination in access to jobs and welfare payments additional to those attributable directly to gender, arising from societal prejudice against female headship. (Buvinic, 1993). The erosion in support systems and networks may also be a factor contributing to increasing poverty among at least some women heading households.

Buvinic and Gupta (1994) argue that we need to know the relative importance of different factors in contributing to the poverty of female headship in order to design appropriate policy interventions. They also suggest the need to use a variety of measures of poverty, including social income measures and to the determinants of income, as well as conventional expenditure and income measures.

¹⁹ Folbre (1991: 29) cites Chant's 1985 survey of an urban shanty town in Mexico which showed that per capita household income was distributed so much more equally in woman headed than men-headed households that members were actually better off in spite of lower overall family income. An ICRW study also suggests that, controlling for income, children are better off in female-headed households.

²⁰ For example, in Latin America, widows face less disadvantage than female headed households who are divorced or deserted, because of their greater claims to state support. This is not however true in Ghana (see above).

²¹ Having a high ratio of children is not in itself necessarily a cause of poverty but where mechanisms of enforcing child support transfers from absent males have broken down, this may be the case (Folbre, 1991).

Overall, there is a need for more systematic analysis, with information on the gender and age composition of households, and flows of income within and among households, including issues of distribution of full income²². There is a need for more subtle categorisations of households, including female-headed households, cross checking of large-scale survey data with more in-depth qualitative work, and, within this, attention to the differences between female-headed households, including the social support available to them. More rigorous comparisons are needed of the work hours, income sources, expenditure patterns, dependency burden, assets, claims etc. of different types of female- and male-headed households. Efforts are required to identify female maintained sub-families within larger extended families/households; and to assess variations in the incidence of female headship within as well as between countries (e.g. urban/rural, regional and by income group).

Most importantly, perhaps, there is a need to go beyond the simple use of gender of head of household as a proxy for examining gender discrimination. A more disaggregated analysis of all types of household is required.

4.3 Inter-generational transmission of poverty

As the primary site of most social reproduction activities, analyses of intra-household processes also have much to tell us about inter-generational issues and particularly about how the relative earning and bargaining power of men and women in the household affects the welfare of children, including by gender.

Kabeer (1992) argues that inter-generational transmission of poverty occurs through the undernourishment and/or overwork of pregnant and lactating women who are a particularly vulnerable group. Nutritional and biological deficiencies are transmitted through pregnancy to young children, who may then not 'catch up'.

One question which has received a lot of attention is whether women's increased participation in the labour force, which may be a corollary of poverty, tends to have a negative effect on child welfare because of the lesser time available to care for children. Specifically in relation to female heads of household, where household heads are liable to be working long hours, questions have been raised about the impact of this on children. There are four main areas of concern: infant feeding; nutrition and mortality; education and child labour.

Leslie (1988) reviewed a large number of studies of women's work and its impact on infant feeding practices and child nutrition and found that, broadly speaking, the income effects of women's labour force participation outweighed the effects of withdrawal of women's time. The exceptions were in cases where women worked very long hours for low wages.

Tulasidhar (1993) finds that maternal education has a greater impact on overall child mortality than female labour force participation; but that female labour force participation has some impact on **excess female mortality**. This finding was also confirmed by Basu and Basu (1991). **This suggests that where women are earning outside income, the gender bias in allocation of resources between children may be reduced.**

²² i.e. income from market work, non-market work, transfers and property

Desai and Jain (1994) criticise earlier studies for their narrow focus on the effect of mother's employment on children, since, they argue, child care may be a limited element in their overall domestic responsibilities and, in any case, hours spent in economic work have little impact on hours spent in domestic activity. In their study, children of mothers who were working spent 4.4 hours per week being looked after by others, compared to 3.8 hours per week for children of non-working mothers. They argue that other factors - related to the general social and economic status of the community and household - are responsible for poor health and welfare outcomes for children.

Where women are working, there is the possibility of substitution of child labour for female labour in domestic activities, with a negative impact on education. Children of either sex may also engage in market work where additional income is needed for household survival. Barros *et al* (1993), for example, find that, controlling for income, the children of female heads of household in Brazil are less likely to be in school and more likely to be working than other children.

Buvinic and Gupta (1994) review 29 studies on the child welfare correlates of female headship and found variability in the results reported. **In some instances female headship appeared to promote the welfare of children; in others it seems to undermine child welfare.** The protective effects of female headship on the welfare of children appear to be somewhat stronger in Sub-Saharan Africa than elsewhere. The positive effect of female headship on child nutrition is more significant in poorer than wealthier households, either because the returns to investment in child welfare are higher at lower income levels or because there are less competing investments than in higher income households. 'Women's greater preference to invest in children is more easily realised in a household she heads, where there are no conflicts or negotiations with a male partner over the use of household resources,' (Buvinic and Gupta, 1994).

In terms of the impact on education, there are again, two conflicting results: one that priority is given to spending on education in female-headed households; the other that child labour is more common where there is a shortage of resources and adult labour in the household. (Buvinic and Gupta, 1994)

Overall, one hypothesis to reconcile these conflicting effects is that the protective effects of gender-related preferences, which are more easily realised in the absence of male authority, are likely to break down with increasing impoverishment. (Buvinic, 1993) In other words, **the strong positive impact of mother's earnings on child welfare in female-headed households may only occur above a critical minimum income or consumption level.**

5. GENDER, LABOUR MARKETS AND POVERTY

5.1 Gender and labour market approaches to poverty

An advantage of labour market approaches to poverty is that they focus on the individual worker rather than the household. This avoids many of the problems of gender-blindness which have beset household surveys attempting to investigate poverty issues, where the overall income/consumption status of the household may conceal the disadvantage or vulnerability of individual members (Anker, 1993).

However, labour market analyses are also susceptible to gender blindness. Definitions of work tend to exclude and underestimate much of women's work. There is often a failure to recognise that workers face gendered conditions of access to labour markets, which discriminate against women in particular. Moreover, within a patriarchal family structure, women may not control the proceeds of their labour. They may be obliged, coerced - or perhaps predisposed - to allocate their own incomes towards household or family, rather than personal, needs (see section 4). Therefore, labour market policies **alone** will not necessarily raise women out of poverty.

Five main areas will be highlighted here. Firstly, an overview of labour market and poverty issues is given. Secondly, empirical evidence of gender discrimination in labour markets (occupational segregation and differentials in pay and unemployment) will be briefly reviewed. Thirdly, a gender perspective is provided on the informal sector, where a high proportion of women workers tend to be concentrated and which is assuming increasing importance in developing country - particularly Sub-Saharan African - economies, as formal sector employment opportunities are diminishing. Fourth, the idea that a 'feminisation of the labour force' (Standing, 1989) is occurring, and its connection to poverty questions, is examined. Finally, the overall relationship between female labour force participation, household welfare and female welfare will be examined and some pointers given for policy and research.

5.2 Labour markets and the poor

In contrast to 'livelihoods' approaches, where the diversity of income-earning and expenditure-saving strategies adopted by the poor is stressed, labour market approaches to poverty emphasise the importance of labour power as the main saleable asset of the poor and thus the importance of labour market conditions to poverty. 'Since poor, vulnerable groups rely almost exclusively on labour income, labour market policies can play a crucial role in poverty-oriented policy approaches'. In addition, whilst income measures may vary considerably over time, labour market status can provide a more consistent indicator of vulnerability to poverty, e.g. through over-reliance on a single, insecure source of income. (Anker, 1993)

Labour market characteristics may offer a way of identifying the poor. In some contexts, such as urban India, where the labour market is compartmentalised and rigid, with a high proportion of insecure casual labour, one view is that 'position within the labour market ... determines levels of poverty' (Amis, 1994). Elsewhere, it is found that the 'convergence between labour market status and poverty is "less than complete"' and that conventional labour market categories (sectoral, occupational, work status etc.) do not help in identifying

the poor (Rodgers, 1989; Standing, 1989). Alternative categorisations, particularly the formal/informal division, provide more insight but the association of poverty with informal sector involvement is weak and its meaningfulness as a category doubtful (see sections 5.4 and 5.5). A more disaggregated analysis is suggested, focusing on worker's labour status within employment and vulnerability in the labour market. (*Ibid*). Similarly, Standing (1989) argues for a rethink of data requirements on labour relations, with specific reference to the increasing proportion of females in the labour force (see section 5.5).²³

In certain contexts, where there are strong normative barriers to female labour outside the home, female participation in wage labour may itself be an indicator of impoverishment. This is certainly the case for female agricultural wage labourers in Bangladesh, for example. (Baden *et al*, 1994b). More generally, poverty, as a result of recession and adjustment, may propel women into the labour force, under very unfavourable labour market conditions, who otherwise would not be working outside the home. However, such trends are difficult to separate out from long-term increases in female participation rates; moreover, under recessionary conditions, some women may withdraw from the labour force. (Baden, 1993c).

Conventional labour market categories and characteristics may thus have limited value in identifying the poor, and particularly poor women. Nevertheless, 'labour market differentiation and inequalities are ... important determinants of poverty.' (Rodgers, 1989). Differentiation and inequalities between men and women in the labour market take a number of forms: differential access to jobs; occupational segregation; and inequalities in pay and conditions are three major, inter-connected, axes of discrimination by gender.

5.3 Gender discrimination in labour markets²⁴

One major reason why women are more vulnerable to poverty than men is their differential access to employment and lower earning capacity within labour markets.²⁵ There are three main issues here: occupational segregation; earnings differentials by gender; and unemployment.

²³Standing (1989) proposes a range of indicators which focus on control, i.e. control over self; control over labour time; control over means of production; control over raw materials; control over output; control over proceeds; control over labour reproduction (participation today leads to loss of earning capacity in the future; or in any case lack of capacity for skills development). In particular, he suggests the need for measures of women's net income and for more disaggregated categories of work status which capture such phenomena as the increase in piece rate outwork performed by women.

²⁴In the 1980s and 1990s, a few empirical studies have been carried out to ascertain the existence and extent of gender discrimination in employment in developing countries (e.g. Anker and Hein, 1986; Birdsall and Sabot, 1991; Tschacropolous and Tzannatos, 1991).

²⁵ Different theoretical approaches have varying explanations of gender differentials (or discrimination) in the labour market. For example, neoclassical, institutional (segmented labour market) approaches, and feminist approaches. These contain different strands and are overlapping. Neoclassical approaches tend to stress human capital differences to explain gender differentials - gender discrimination is regarded as a possible though unproven explanation of residual unexplained differences in male and female wages. Institutional approaches focus on occupational segregation as the basis for pay and other differentials but fail to explain how segregation by gender occurs. Feminist approaches focus on the relationship between the organisation of social reproduction (domestic work) and men's and women's relative position in the labour market; ideological factors are also stressed. (Humphrey, 1987; Birdsall and Sabot, 1991).

Occupational segregation

Occupational segregation between men and women is widely documented in both developed and developing societies. According to Anker (1993: 30):

'Whereas 40-50 percent of male workers are in male-dominated occupations (> 80 percent men) and these occupations comprise about 40 percent of all occupations on which there are data; female-dominated occupations comprised only 3 percent of all occupations and only 10-15 percent of women workers are in such occupations.'

Table 4 gives more detailed data on the distribution of male- and female-dominated occupations and their relative shares of the total labour force, for a few countries in Asia. There is considerable variation between countries in the shares of female- and particularly male-dominated occupations in the labour force, the latter ranging from 38 to 86 percent, but in no case do female-dominated occupations exceed six percent of the total. The heavy share of male-dominated occupations in the labour force in India is particularly notable.

Table 4: Female and male-dominated occupations in selected countries in Asia

<i>Country</i>	<i>Year</i>	<i>% LF²⁶ female</i>	<i>Total no. of occupations</i>	<i>No. male dominated²⁷</i>	<i>No. female dominated</i>	<i>share of male dominated in LF</i>	<i>share of female dominated in LF</i>
China	1980	35.7	277	77	14	30.5	5.7
Hong Kong	1991	37.9	72	28	3	28.5	5.9
S. Korea	1989	34.5	44	18	1	26.7	5.3
India	1981	12.1	425	378	3	81.0	0.4
Malaysia	1980	28.3	76	36	2	42.0	3.0

Compiled from: Anker (1993) Tables 3A and 3B

Gender divisions in the labour force are apparent by sector (e.g. female concentration in services; male in manufacturing), sub-sector (e.g. in manufacturing, female concentration in electronics and garments; male concentration in the car industry), as well as by occupational category (e.g. female concentration in unskilled manual, or clerical work; male concentration in skilled manual positions and in management) and by work status (e.g. female concentration in unpaid family labour; male concentration in self-employment). In Latin America and the Caribbean, women fill over half of clerical and service jobs, and more than a third in Africa and Asia and the Pacific; in contrast, an average of only 17-18 percent of the manufacturing labour force globally is female (UN, 1991).

Even when doing similar work, women and men rarely have the same job titles. There are shifts in patterns of occupational segregation over time, as women move into previously male jobs, and variations between contexts in both the extent and pattern of occupational segregation. However, where women do to enter previously male-dominated occupations in

²⁶Labour force

²⁷'Male-dominated' and 'female-dominated' here refer to those occupations where 80 percent or more of the labour force is male or female, respectively.

large numbers, it is sometimes found that the status and remuneration associated with the job fall. (Humphrey, 1987)

Because of gender segregation, women have a narrow range of occupational choices compared to men.²⁸ 'Female' jobs are often related to perceived female characteristics - such as patience, dexterity, caring, docility - or to traditionally 'female' activities, for example, cooking, cleaning, sewing, tending the sick and personal services of various kinds. In general, 'female' jobs tend to be lower paid, less 'skilled' (at least as conventionally defined), less secure and lacking in opportunities for upward mobility, compared to male jobs. A high proportion of women's employment in developing countries tends to be concentrated in the informal sector and in casual, seasonal or unprotected wage work. In Bangladesh, even in the formal sector, women are less likely than men to have proper contracts (Baden *et al.*, 1994). Certain female-dominated occupations, such as domestic service in Latin America, are subject to particularly poor and insecure conditions and fall outside the remit of labour legislation (Campanile, 1995). In the informal sector lack of access to capital and to markets are entry barriers for women, who tend to be concentrated in low investment, high turnover activities such as micro-commerce and personal services (see section 5.4). (Rodgers, 1989).

Gender differentiation in labour markets is not simply a result of different preferences of men and women, nor of employer prejudice interfering with optimal labour market functioning: there are institutional constraints and ideological factors which operate to exclude women or narrow their employment options. Employers may be generally reluctant to hire women because of their **perceived**²⁹ higher rates of absenteeism, higher turnover, lesser human capital endowments and higher costs; or, specifically, for certain kinds of jobs deemed 'inappropriate' for women. On the other hand, certain occupations may be considered 'female' and employers may specifically select women to do these jobs, as in garments and electronics manufacturing. Various forms of covert and overt discrimination are applied through recruitment practices.

Legislation exists in many countries to prevent women from working in certain kinds of occupation (e.g. mining; occupations requiring shift or night work).³⁰ Trade unions may also attempt to limit women's access to particular 'male' occupations. Access to employment is often highly controlled through kin, ethnic, geographical or other intra-personal networks. Studies show that a high proportion of employment, particularly for women, is obtained through family and friends. (Rodgers, 1989). Informal mechanisms of labour recruitment are often highly specific - for example, an employer may recruit new workers from a particular village which he has connections - and bear little resemblance to a 'free market'. Selection procedures are often based on criteria with little relation to productivity. Employers often select **between** female workers using criteria not applied to men, with age, marital status, number of children and appearance being major factors affecting employers' attitudes towards employing women workers (Anker and Hein, 1986; Pearson, 1991). Men's and women's

²⁸Standing (1989) suggests that occupational segregation is becoming less important as an axis of gender differentiation in the labour force. This would need to be verified with time series data of the kind in Table 4.

²⁹Employer's perceptions are of course not always accurate, or they are selective, by omitting to consider costs associated with male employment and absenteeism. They may also be self-reinforcing, in that the higher turnover of women, if a reality, could be due either to the insecurity of contracts given to women or to the dead-end nature of their jobs.

³⁰Much of this legislation has been introduced in accordance with ILO Convention Number 48. However, Standing (1989) notes that in recent years there has been a slowdown in the numbers of ratifications of this Convention and some reversals.

career histories tend to be different over the life cycle; marriage, age and children may lessen women's access to formal sector employment opportunities whilst they tend to increase men's.

Women themselves may 'choose' typically female occupations, influenced by strong socio-cultural norms and gender stereotypes inculcated through the education system. More concretely, they are constrained by the demands of domestic labour and childcare, which prevent them from participating in forms of employment involving inflexible hours, overtime, extensive travel or shift work, unless they can make alternative childcare arrangements (e.g. by arranging for daughters or other kin to look after children).

Gender differentials in pay

A number of studies have confirmed that women in both developed and developing countries earn on average less than men, controlling for other variables such as hours worked, education and experience. Even after controlling for human capital endowments, there is a residual differential which cannot be explained and thus may be attributed to gender-based discrimination (Anker and Hein, 1986; Birdsall and Sabot, 1991; Psacharopoulos and Tzannatos, 1991).

As shown in Table 5, women's wages in developing countries range between 42 and 92 percent of men's (Standing, 1989; Psacharopoulos and Tzannatos, 1991).³¹ Furthermore, recording of gender differentials in earnings may underestimate the extent of discrimination, in that fringe benefits may accrue disproportionately to men (Standing, 1989). Gender differentials in wages and earnings vary considerably between sectors and industries, between countries, by season (in agriculture), and over time, as well as with size of enterprise, skill level, occupational category and so on. In particular, differentials may be lessened with increasing education and skills and with increasing size of enterprise (Scott, 1991).

In developed countries, public sector employment tends to exhibit less (if any) gender discrimination in pay than the private sector; this may also be the case in developing countries. For example, in Guatemala, Panama and Uruguay, the female to male pay ratio was considerably higher in the public than in the private sector, reaching over a hundred percent in some cases (Tsacharopolous and Tzannatos, 1991).³² Similarly, earnings differentials are often higher in the informal sector than the formal sector, partly because of the small scale of enterprises; moreover, women often work as unpaid labour in family enterprises.

Table 5: Women's average wages/earnings as a percentage of men's, 1983-9, selected countries³³

<i>Country</i>	<i>women's wages as % of men's</i>
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³¹Comprehensive data are not available on this. Because occupational segregation is so pervasive, it is often difficult to compare 'like with like' when looking at male and female wages.

³²There are exceptions, however: e.g. in Tanzania and Kenya, women in government service experience greater pay discrimination than those in the private sector (Birdsall and Sabot, 1991).

³³ Data on Latin America from Psacharopolous and Tzannatos, 1991, refers to mean earnings; other data from UN, 1991, refers to average wages.

Tanzania	92
Kenya	76
Swaziland	73
Egypt	64
Jordan	79
Sri Lanka	75
Hong Kong	74
Singapore	69
Cyprus	59
Bangladesh	42 ³⁴
Korea, Rep. of	50
Argentina	65
Brazil	70
Chile	47

Sources: UN, 1991; Psacharopoulos and Tzannatos, 1991; Baden *et al*, 1994b

Women's relative lack of education, training and experience contribute to their lower earnings but, as noted above, do not explain all of the difference. Moreover, women's disadvantage in education is a vicious circle, since lower returns to female labour force participation also act as a disincentive to future investment in female education, perpetuating the problem. Lack of education or training is important not simply because of its relation to worker productivity and pay; it is also used by employers as a screening device to exclude women (and other disadvantaged groups) from employment.³⁵ Relatively low educational levels also limit women's access to information sources about employment.

Conventional economic analysis tends to suggest that investment in female education and training is the best policy to address gender differentiation in the labour market and particularly in earnings. Whilst increasing investment in female education and training may increase women's access to a wider range of higher paid and more skilled jobs, other policies are also needed to tackle occupational segregation and discrimination in the labour market. Educational requirements may simply be raised, or the status of an occupation fall, when women start to enter in large numbers, with new forms of gender differentiation emerging.

Unemployment and underemployment

Increasing open unemployment rates in developing countries in the 1980s - and the apparent close association between unemployment and poverty - have challenged earlier thinking that unemployment is irrelevant to poverty in developing countries because 'the poor cannot afford to be unemployed' (Rodgers, 1989). There is evidence that, in particular contexts, women's

³⁴ Women's average weekly earnings as a percentage of men's.

³⁵For example, Appleton *et al* (1990) found little evidence of pay discrimination in the formal sector in Côte d'Ivoire but only women above a certain level of education were able to access jobs; the same selection criteria did not apply to men.

open unemployment levels are higher than those of men.³⁶ For example, of 11 countries in Latin America and the Caribbean for which there were data, in 1991, eight had higher female than male unemployment rates. In some, the differential is slight; at the other extreme, in Jamaica, female unemployment is over twice that of males. In Bangladesh, there is a large gender differential in unemployment among graduates (17 percent compared to 2.3 percent) which may be explained by strong socio-cultural norms against female employment. As well as greater open unemployment, there may be considerable hidden female unemployment, where women withdraw from the labour force in the face of limited opportunities. (Baden, 1993c; Baden *et al.*, 1994b)

In many instances, women are more likely than men to suffer from underemployment³⁷ and this may be a cause (or consequence) of poverty. Conversely, in poor households, women can also be overemployed where they are forced to combine market work with arduous home-based and expenditure-saving activities. (Rodgers, 1989).

5.4 Poverty, gender and the informal sector

The informal sector has particular relevance for both poverty and gender concerns because employment in this sector has been strongly associated with urban poverty and because women, tend to be concentrated in the informal sector. Some have suggested (e.g. Tokman, 1989) that the informal sector has become 'feminised'.³⁸ This trend is associated with, if not increasing poverty, then increasing vulnerability and insecurity, among women.

It is certainly the case that in many developing countries, particularly in South Asia, and Sub-Saharan Africa, the informal sector forms a high proportion of overall employment and an even higher proportion of female employment - e.g. in India 94.4 percent of the female labour force and 90.4 percent of the total labour force work in the informal sector.³⁹ (John with Lalita, 1995)

However, the identification of informal sector employment with poverty may be misleading. Rodgers (1989), using studies from Latin American and Asian cities, finds that informal sector participation is an unreliable predictor of poverty. In times of recession, the expansion of informal sector labour force participation, as formal sector jobs are shed, is not perhaps as great as sometimes believed; the role of the informal sector as a sponge is limited. The impact of recession on wages and unemployment appears greater than that on informal sector labour market expansion.

The association of the informal sector with female employment also does not bear close scrutiny. Although women are concentrated in the informal sector, in most countries they remain a minority, if a large one, of informal sector workers. For example, in 11 sub-Saharan African countries, in 1990, the female share of informal sector employed comprised between 25 and 39 percent of the total (JASPA, 1990, cited in Baden, 1993c). Also, as Scott (1991)

³⁶In contrast, Standing (1989) argues that women's unemployment has fallen whilst men's has risen, over the 1980s but comprehensive data on this are not presented.

³⁷i.e. working for less hours than desired because there is no more work available.

³⁸i.e. an increasing share of the female labour force work in the informal sector.

³⁹Definitions of the informal sector are highly variable, however, especially with regard to the inclusion of certain forms of casual or unprotected wage labour.

shows with data from Peru, while female workers in the informal sector are prone to many of its 'typical' features (e.g. low pay, lack of upward mobility, unskilled occupations), male workers in the informal sector have a more diversified employment profile, work in skilled occupations with a definite hierarchy and have a high rate of cross-over into 'formal' sector occupations. Skilled male workers in the informal sector in Peru can even earn more than skilled workers in the formal sector; women do less well. Whilst only 12 percent of men interviewed in the Peru study had always worked in the informal sector, this was true for 46 percent of women, demonstrating the much lower mobility of women out of the informal sector (Scott, 1991).

There is also strong occupational segregation in the informal sector; women tend to be confined to a narrow range of occupations, mainly in personal services or petty trading, whereas men are more often found in small-scale manufacturing. Data from the same 11 Sub-Saharan African countries, showed that the proportion of informal sector trade in female informal sector employment ranged between 61 and 87 percent. In a recent study in a low-income district of Guayaquil, Ecuador, Moser (1992) found that women are mainly engaged in selling, dressmaking and personal services, whereas men are in selling, tailoring, carpentry, personal services and mechanics. Older, married women and those who lack formal education, particularly, are unable to find formal sector employment and thus are confined to informal sector activity. Household composition (presence of a teenage daughter or other adult woman) and life cycle factors (e.g. number of children under six) also have a strong influence informal sector participation of low-income women (Moser, 1992).

Pay differentials between women and men are often (though not always) higher in the informal sector than the formal sector and in some contexts (particularly South Asia) a significant percentage of women work as unpaid family labour in informal sector enterprises. Pay differentials by gender tend to be greatest in small-scale enterprises and in unskilled occupations.

Other studies of the informal sector from a gender perspective - e.g. Tripp (1992) on Tanzania, Weekes-Vagliani (1992) on Côte d'Ivoire - reveal a high level of differentiation within the informal sector. In the Côte d'Ivoire study, one third of the women and one quarter of the men in the informal sector in Abidjan were from higher income groups. In the Tanzania study, some women, using capital borrowed from husbands, other relatives, or savings clubs, had established thriving businesses, with earnings considerably greater than those available through formal sector employment (Tripp, 1992).

Thus, participation in the informal sector is not synonymous with poverty, especially for men. Since, in most instances, the majority of working women are in the informal sector, participation in this sector does not provide a particularly useful tool for identifying poor women. A more disaggregated approach is clearly needed. Moreover, the divide between formal and informal sectors, conceptually and empirically unclear at the best of times, is increasingly blurred as formal sector labour markets have become deregulated and casualised.

5.5 Feminisation of the labour force

Standing (1989) and others have argued that the growing informalisation of the labour force, globally, over the 1980s, is a major factor explaining the increase in female labour force participation over the same period. and 'the feminisation of many jobs and activities traditionally done by men':

'The international data strongly suggest that women's participation has been rising while male equivalent participation has been falling' (Standing, 1989: 1080). This trend is strongly connected with the shift to export-oriented development strategies and with a number of processes linked to structural adjustment, in particular: the pursuit of lower wages; labour market deregulation; and public sector cutbacks and privatisation. Broader shifts, including the decentralisation of production and skills polarisation, away from unskilled labour to 'semi-skilled flexiworkers' coexisting with an 'elite of technicians,' also underlie the feminisation process (*ibid.*: 1087). **Since this represents a period of worsening labour conditions for men and women, feminisation of the labour force is portrayed as a negative shift, increasing poverty and vulnerability.** 'While the promotion of female employment may be desirable, this is surely not the way to achieve it' (*ibid.*: 1082).

For example, public sector cutbacks and privatisation have, arguably, led to more male than female job losses, particularly in Africa. However, the indirect impact on women is to reduce their bargaining power overall, since female employment in the public sector is usually on better conditions than private sector employment.

Conventional analyses of the labour market, and of gender differentials within them, need to be revised, to take into account these changes, it is argued. Occupational segregation and pay differentials are becoming less important, as differential career paths and fringe benefits are increasing in importance. There is a need to focus on issues of control within labour markets and these have particular gender dimensions (see footnote 23). **Women are particularly susceptible to labour vulnerability, by virtue of the sectors they work in, their social status and their labour status.** (*Ibid.*)

This analysis has many strengths, but perhaps overestimates the extent to which females are substituting for male labour. Data used are biased towards Asian countries with a high proportion of women in manufacturing employment and African data are markedly absent. Moreover, the proportion of women employed in export-oriented manufacturing is, as a proportion of the total labour force, small in most countries and, according to recent evidence, tending to decline over time (Baden and Joeke, 1993; Pearson, 1991).

5.6 Poverty, well-being and female labour force participation

There is considerable evidence that increased household poverty e.g. during recession leads to increased female labour force participation, and possibly also child labour (see below). This may be a response to male unemployment, driving down household incomes and forcing 'secondary' workers into the labour market. Not all the evidence supports this, however: increases in female labour force participation also occur in period of employment expansion; and recession may lead to withdrawal of some - especially older - women from the labour

force. Moreover, poverty may be a result of inability to participate in the labour force (e.g. because of ill-health or disability). (Rodgers, 1989).

A recent five country study for UNICEF (cited in Moore, 1994) found that poverty was the major factor forcing children into work, often as young as six years, and that working and being very poor provided the context in which children were forced away from their families. Among poor households, children may be taken out of school to substitute for mothers in domestic labour (girls particularly) while the latter are working and/or to participate in income earning activities themselves. This reinforces a vicious cycle of poverty, since these children will then lack the educational background to gain access to higher paid employment later on. In some countries, there are strong gender differences in child labour conditions: e.g. in India, over 50 percent of employed girls receive no payment, compared to only seven percent of boys; moreover, of those girls who were paid, 96 percent gave their entire wages to the family, compared to 52 percent of working boys. (Chatterjee-Schlater, 1993, cited in Moore, 1994).

There remains considerable controversy over whether female labour force participation improves or lessens household and particularly child welfare (reviewed in section 3.3), centering on the net impact of the income and substitution (of labour) effects of female labour force participation. Questions also remain about the impact of female employment on women's bargaining power and status within the household. There is some evidence that female employment does not necessarily translate into an improved status or bargaining power for women, except under certain conditions. For example, Anker (1993) found that in a study in rural North India, approximately half of the women earning wages did not receive their pay, as the employer gave it directly to their husbands; a remaining quarter handed over their wages anyway.

There is a need for more detailed research into the relationship between different kinds of female income earning/employment and women's status and bargaining power within the household.

5.7 Gender, poverty and labour markets: concluding remarks

More subtle and disaggregated analyses, beyond standard sectoral, occupational and labour status classifications, are required, if labour market approaches to identifying poor women are to be fruitful. Labour status categories are crude and measures of earnings can be misleading, given that working women do not always control the proceeds of their labour; measures of women's net income are needed. Analysis of changes in patterns of labour market segregation by gender and investigation of the relationship between female dominance and poor conditions (pay and other) are needed, in order to combat these trends. There is also a need to investigate the conditions for successful entry of women into non-traditional occupations. (Anker, 1993).

In policy terms, earlier approaches of increasing female education and training and anti-discriminatory legislation, may have limited impact, especially as skills demands are shifting, labour markets becoming more deregulated and new forms of discrimination are emerging (Standing, 1989). Overall labour market regulation, such as minimum wages policies, may particularly benefit poor women, but only where they can be effectively extended to cover low paid, female-dominated occupations, such as domestic labour. Policies should stress diversification into non-traditional occupations (Anker, 1993).

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APPENDIX 1: Methodological issues in studies on poverty and female headship

Buvinic (1993) claims that the studies which do not confirm a relation between female headship and poverty may exhibit an methodological bias. Several issues are raised in this context:

- The use of per capita rather than total household expenditure: this is liable to understate the incidence of poverty among female-headed households because they tend to be smaller. Total, rather than per capita expenditure, is the most appropriate measure, because of household establishment costs. Most of the studies which do not confirm a relationship of female headship with poverty are those which use per capita rather than total household expenditure;
- Adult equivalence scales (used to allow for the number and age of persons in the household) 'will yield artificially low poverty risks for households with a high proportion of dependent children relative to adults such as those headed by women' (Buvinic and Gupta, 1994: 14)
- Use of expenditure/consumption rather than income measures is more likely to create gender bias, understating expenditure of male-headed households in comparison to female-headed households. Since women are responsible for consumption they are likely to report more accurately than men.
- Where little or no difference is found between expenditure or income in male- and female-headed households, in the latter case, expenditure is often bought with much longer hours of total labour and less leisure. In the long term, the long working hours of female heads has a potentially negative effect on their welfare not reflected in most analyses. (Kabeer, 1992; Buvinic, 1993).

APPENDIX 2: Summary of selected empirical studies of female headship and poverty

Data and conclusions from studies of female headship and poverty in five countries - Ghana, Zambia, Uganda, Brazil and Bangladesh - are presented below.

Lloyd and Gage Brandon (1993), analysing 1987/8 data from the **Ghana** Living Standards Survey find that:

- using total household expenditure as the indicator, female-headed households are not necessarily worse off than male-headed households; they may even be better off;
- female-headed households are on average smaller than male-headed households;
- female-headed households have a higher dependency ratio than male heads of household (including fostered in kin)
- widows are the worst off of female-headed households, followed by divorced then currently married female heads of households

Table 6: Economic characteristics of household members by sex and age of reported head (households with children) in Ghana (1987/8)

	Gender/Age of head of household			
	<i>Male</i>		<i>Female</i>	
Expenditure	15-59	60+	15-59	60+
<i>Expenditure per year (cedis/head)</i>	51,542	40,941	53,477	43,774
<i>Equivalence-scale adjusted expenditure (Cedis/year)</i>	87,346	65,932	98,065	72,519
<i>% of households in lowest expenditure quartile</i>	23.7	38.0	19.4	32.1
<i>% of budget spent on food</i>	69.6	73.2	71.4	74.0

Source: Lloyd and Gage-Brandon, 1993: 121

In this instance, the large proportion of currently married female heads (62 percent) may account for their relatively well-off status, although the advantage of currently married over widowed and divorced female heads wears off with age.

In **Zambia**, on average 33 percent of households are female-headed, with variations from 22 percent in Copperbelt to 39 percent in Eastern Province. A recent World Bank survey (see Table 7) found that de facto (e.g. wives of migrant men) female-headed households were not

markedly worse off than 'traditional' households (i.e. joint headed households). On the other hand, *de jure* (legally separated, divorced or widowed) female-heads of households were disproportionately concentrated in households classified as in 'extreme poverty', compared to traditional (husband plus spouse) households; moreover, less than 10 percent of households in this category were not poor. (Polygamous and then single male households were the best off).

Table 7: Poverty status in Zambia by household type (percent), 1991

Type of household	Poverty Classification		
	<i>Extreme poverty</i>	<i>Moderate poverty</i>	<i>Not poor</i>
<i>Traditional</i>	75.4	7.6	17.1
<i>De jure female</i>	87.3	3.0	9.8
<i>De facto female</i>	78.8	4.0	17.2
<i>Polygamous</i>	53.9	10.3	35.8
<i>Single male</i>	64.8	11.7	23.6

Source: World Bank, 1993: 26, cited in Byrne, 1994

Analysis of large scale household survey data in **Uganda**, attempting to establish determinants of poverty, disaggregates by gender of head of household, with five sub-categories (unmarried, married, cohabiting, divorced and widowed). (Appleton, 1994). Of these categories, widows were disproportionately among the poorest, but other sub-groups were not markedly worse off (and in some cases better off) than corresponding male-headed households. Overall, the analysis found no independent effect of gender on poverty.

A recent study on female headship, poverty and child welfare in **Brazil** found that, overall, 18 percent of households were female-headed (in 1986) compared to 11 percent in 1960. However, there were considerable variations by region and a higher proportion of female-headed households in urban than rural areas. Table 8 shows that relative incidence of female-headed households by income class in Sao Paulo.

Table 8: Relative incidence of household type per capita income class, Sao Paulo, Brazil

Adult Income Percentile	Household Type		
	<i>All fhhs</i>	<i>Fhhs with minors</i>	<i>Fhhs with minors, no other adults</i>
<i>Lowest 5 %</i>	1.6	3.1	4.3
<i>5-10 %</i>	1.2	2.7	3.7
<i>10-25 %</i>	1.2	1.8	1.6
<i>25-50 %</i>	0.8	0.9	0.6
<i>above 50 %</i>	0.9	0.5	0.4

Source: Barros, Fox and Mendonca, 1993: Table 10, page 35.

N.B. Relative incidence is the share of the household type in the income group weighted by its share in the population. A number higher than 1.0 indicates over-representation.

The study found that:

- Female-headed households were heterogeneous, including women of different income groups and marital status,
- Female-headed households with children have a much higher probability of being poor than the average household and than female-headed households without dependents;⁴⁰
- The main reason for lower incomes is not lower number of earners, but lower earning power of female heads, whose income is 50 percent of the national average.
- Per capita income of urban female-headed households was 89 percent of all urban households, implying that such households also relied on other income earners, including children.

The study concludes that: 'Female-headed households are not, on average, a 'vulnerable group' in Brazil, as some are quite well-off. Others are very poor and this sub-set of female-headed households is quite vulnerable.' (Barros, Fox and Mendonca, 1993: 22)

Data from a recent **Bangladesh** Household Expenditure Survey analyses gender of household headship against different poverty classifications, as shown in Table 9.

Table 9: Poverty status by gender of head of household, Bangladesh, 1988-9, rural and urban

Residence	Absolute poverty		Extreme poverty		Ultra poverty	
	<i>male headed</i>	<i>female headed</i>	<i>male headed</i>	<i>female headed</i>	<i>male headed</i>	<i>female headed</i>
<i>All</i>	47.8	44.5	27.7	32.6	17.5	24.4
<i>Rural</i>	47.9	42.3	28.5	33.0	18.8	25.2
<i>Urban</i>	47.6	49.0	26.2	31.7	14.9	23.0

Source: Bangladesh Bureau of Statistics, 1991, cited in Baden et al, 1994

This shows that

- a higher proportion of female than male-headed households fall into the categories of ultra and extreme poverty
- the overall proportion of male-headed households among the poor is higher, but not in urban areas.

⁴⁰ However, the stereotypical 'single mother' forms a relatively low proportion of female headed households in Brazil.

APPENDIX 3: Selected current and recent research on poverty and gender⁴¹

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In November 1994, co-organised a colloquium entitled:

'Au Nord et Au Sud: Les Femmes du Tiers Monde face à la Monoparentalité' (North and South: Third World Women

Facing Single Parenthood) including a range of papers, some

of which deal with poverty issues, with a focus on West

Africa. Research proposals are being developed based on the

discussions at this colloquium.

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Extensive policy-related research and reviews on female

headship and poverty (see Bibliography); also projects on

women, population and the environment in Latin America

(with case studies in Honduras, Ecuador and Chile) and on

gender issues in urban poverty programmes in Latin America.

⁴¹Thanks to the individuals listed for their co-operation in supplying information about their research.

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Currently involved in a comparative study, entitled **Women-headed Households: Diversity and Dynamics in the Developing World**, expected completion date, December 1995. The book will draw on empirical research undertaken in Mexico, Costa Rica and the Philippines and will include a comprehensive literature review. The book seeks to examine female household headship on a global scale.

Questions to be examined include:

- the variations in the type and form of female-headed households;
- the links between the rising numbers of female-headed households and the widely-observed 'feminisation of poverty' The research aims to explore the actual differences in earning capacities, disposable income, expenditure and welfare between male- and female-headed households;
- the relation of female household headship to female labour demand;
- links between female household headship and gender roles and relations;
- relationship between evolution of female-headed households and the state.

This research is funded by the Nuffield Foundation.

Also, co-author of a book to be published in March 1995
Chant, S., and McIlwaine, C., **Women of a Lesser Cost: Female Labour, Foreign Exchange and Philippine Development**, Pluto Press, London, exploring the links between female employment, migration and household organisation.

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Researching the links between growth, poverty reduction and public policy in rural Bangladesh, though a two year country study, involving household surveys and participative research, as well as a resurvey of earlier household survey data. (Greeley, 1994b - see Bibliography).

The research has not yet produced substantive findings but preliminary work suggests two thoughts on gender and poverty:

- life-cycle is a dominant theme in the assessment of change in the poverty condition of poor rural women in the survey;
- there is considerable evidence of benefits to women of credit programmes even when they are only conduits for loans used by men. Although there are associated improvements in 'voice' and mobility, the social identity of woman remains as repressive; it is not clear than anti-poverty programmes alone can do much about this.

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Group working on poverty and using gender analysis. Areas of interest include: investment in education and health; intra-household resource allocation; labour markets; and agricultural production. Undertaking gender analysis of household level data of Uganda, Ethiopia and Zimbabwe. Appleton (1995) has produced a recent paper for SASDA on gender disadvantage based on the Uganda Integrated Household Survey 1992/3. (See Bibliography - this is not reviewed in the current paper since it was not available at the time of writing).
Hoddinott, J., Haddad, L., Alderman, H., and Slade, R., (eds). (forthcoming) **Intrahousehold Resource Allocation: Policy Issues and Methods**, John Hopkins University Press, Baltimore. (Publication date unknown).

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Extensive published and unpublished work on gender and poverty (see Bibliography). Currently involved in:

1. A review of government and non-government poverty alleviation programmes in India with a view to: a) drawing up the key lessons for future policy formulation; b) identifying the extent to which these programmes have been successful in reaching the poor in general and poor women in particular, and; c) developing an integrated qualitative and quantitative methodology for evaluating the impact of poverty-related interventions. This paper will be used to develop a research project in India working in a number of states where this integrated methodology will be used to compare the performance of government and non-government programmes.
2. Examination of the impact of new waged opportunities for women in urban Bangladesh, in particular the extent to which these have helped erode cultural constraints to women's public participation and the impact of wage earning on women's decision-making power and sense of autonomy within the household.
3. Examination of the link between poverty and fertility in the light of fertility declines in a number of low income countries, looking at the extent to which gender differentials in perceived needs and interests mediate the way in which economic change and provision of family planning translate into actual outcomes. A paper on this issue will be brought out in due course as a technical discussion paper for UNRISD. Subsequently, a research project may be developed examining the poverty/fertility link in the light of recent economic growth in West Bengal and Bangladesh.
4. Development of gender-aware participatory planning tools and methods which are likely to be useful in the development of future poverty interventions.

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Currently researching **Barriers to Female Employment in Urban Bangladesh**, looking at labour market participation in a gender-disaggregated framework. Conventionally defined models of labour supply are unable to capture most of women's work; this could be due to socio-economic factors influencing demand for female labour. There is a heavy concentration of female paid workers at the lowest rung of the occupational and income scale (in terms of wages, experience and skill level and hours of work) and a higher than average participation at the lowest endowment levels (in terms of education, education of head of household and years of residence in Dhaka).

Strong association found of labour force participation and poverty of women: 'Women's overall poverty forces them to enter paid employment to supplement household income. In fact the survival imperative is so strong as to produce a significant negative effect of education on participation up to the level of 6-9 years of schooling. For women, gender-specific constraints dampen the positive effect of education on participation'.

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