FROM THE EDITOR

Poverty in Focus is a regular publication of the International Poverty Centre (IPC). Its purpose is to present the results of research on poverty and inequality in the developing world. Support is provided by the Swedish International Development Cooperation Agency (Sida).

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Dag Ehrenpreis

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Front page: Photo by Radhika Chalasani, IFAD. A local savings and credit group meeting in Powerguda village, Andhra Pradesh, India. Women have taken a leading role in promoting savings in tribal communities. The woman with the book is keeping records of savings and loan transactions.

Editor’s note: IPC is grateful for the support by Naila Kabeer, both as editorial planning consultant and lead article author, and for the inspiring ideas by Miranda Munro, representative of the UK Department for International Development (DFID) in Brazil. Thanks also to all the authors for generously contributing their intellectual products without any monetary remuneration.

IPC is a joint project between the United Nations Development Programme and Brazil to promote South-South Cooperation on applied poverty research. It specialises in analysing poverty and inequality and offering research-based policy recommendations on how to reduce them. IPC is directly linked to the Poverty Group of the Bureau for Development Policy, UNDP and the Brazilian Government’s Institute for Applied Economic Research (IPEA).

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As with overall equity concerns, gender equality is important for both intrinsic and instrumental reasons. It has a bearing on family harmony and on wellbeing in many dimensions. It involves policy-making with respect to society as a whole, i.e. education, labour and financial markets, economic and political empowerment, institutions, and economic growth.

The prospects for achieving the Millennium Development Goals are both directly and indirectly improved by enhancing gender equity. Thus, there are close links between the reduction of both gender inequalities and multidimensional poverty. The empirical evidence suggests that developing countries with less gender inequality tend to have lower poverty rates.

Gender inequality represents an untapped source for stimulating economic growth and promoting social development. This is particularly true in the developing world, where women are often systematically deprived from having equal access to social services as well as to physical and social capital. Hence, empowering women by improving their living conditions and enabling them to actively participate in the social and economic life of a country may well be the key for long-term sustainable development.

This issue of Poverty in Focus highlights the importance of improving gender equity for pro-poor growth and improved wellbeing of poor families, with references to recent research literature and sharing of important and policy-relevant results.

Naila Kabeer leads with a summary of current knowledge about the relation between gender, labour markets and poverty, explaining why there are no easy generalisations about the poverty implications of women’s paid work.

Gita Sen approaches poverty as a gendered experience that has to be addressed with due consideration to its various impacts, responses and policy implications.

Joana Costa and Elydia Silva underline the burdens of gender inequalities for society as a whole and show how paid work by women reduces overall poverty and inequality.

Denis Drehsler, Johannes Jütting and Carina Lindberg focus on the links between gender, institutions and development; better data can help improve policy analysis.

James Heintz considers the ‘feminisation of labour’ that sees women concentrated in lower quality, more precarious forms of paid work, increasing household vulnerability.

Ruth Alsop and Paul Healey find that gender inequality is a major barrier to economic growth and poverty reduction, calling for bold policy action to challenge social institutions.

Andrew Morrison, Dhushyanth Raju and Nithsa Sinha summarise a World Bank study showing a robust relationship between gender inequality and poverty; poor women’s paid work plays a key role in getting their families out of poverty.

John Sender presents data indicating that when women in rural Mozambique have greater autonomy, daughters are less likely to be neglected; rural wages provide an escape route from poverty for a new generation of women.

Ranjula Bali Swain and Fan Yang Wallentin use evidence from India that microfinance may lead to increased empowerment, self-confidence, respect and esteem for women.

Irene K B Mutalima reports on the experience of microfinance in Africa and warns that gender concerns often take a secondary role to the financial sustainability of the credit institutions.

Marcelo Medeiros and Joana Costa examine the claims of a ‘feminisation of poverty’ making the distinction between static levels and dynamic change, and argue that current poverty measure underestimate the real levels of women’s poverty.

Sylvia Chant also finds that the scant data on intra-household inequalities prevent certain knowledge about the ‘feminisation of poverty’ and that the focus should be on women’s privation beyond incomes.

This collection of articles should contribute to a better understanding of the importance of recognising the crucial role of gender inequalities as barriers to economic and social development, and thus of undertaking policy and institutional reforms that will more effectively reduce poverty and social injustice.

Dag Ehrenpreis
Gender, Labour Markets and Poverty: An overview

The pro-poor potential of labour-intensive growth is based on the recognition that labour power is the primary asset at the disposal of the poor and hence labour markets the key transmission mechanism through which the benefits of growth can be distributed to the poor.

However, it is also premised on a number of implicit, often unexamined, assumptions about the ease with which the poor can transform their labour into paid work and paid work into improved levels of livelihood, security and accumulation.

A gender analysis of labour and labour markets suggests that this ‘transformation’ process not only cannot be taken for granted but that it is also far more problematic for women than for men because of the existence of various gender-related constraints.

These constraints relate to social norms and values which govern the gender division of labour in production and reproduction in different regions of the world. In general, these tend to assign primary responsibility for the reproduction and care of the family to women and overall decision-making authority to senior males, but allow considerable variation in the roles and responsibilities assigned to men and women in the productive efforts of the family.

Some regions have stricter constraints than others, curtailing women’s mobility in the public domain and confining them to the domestic domain and reproductive responsibilities. Women’s lower than average rates of labour force participation in South Asia and MENA reflects widespread adherence to the norms of female seclusion in these regions; see the charts on pages 4 and 11.

Primary responsibility for care work creates a close interdependency between women’s activities and family wellbeing. It explains why there is greater life course variation in women’s labour force participation than men’s, particularly in more formalised economies and occupations where such responsibilities cannot be easily combined with economic activity.

It explains why those who continue in paid work through their reproductive years are most likely to be found in forms of self-employment or piece work that allow greater flexibility in the use of time. And it also explains why women’s income, when they work, is more likely to be allocated to the welfare of their children.

These constraints mean that women face greater difficulties than men in translating their labour into paid work. Moreover, they also face greater difficulties in translating their paid work into higher incomes, a reflection of gender inequalities in the resources that men and women bring to the labour market. Gender norms and practices tend to exacerbate the effects of scarcity so that poor women enter the labour market with lower levels of health, nutrition, education and skills than poor men and with fewer productive assets.

Gender differentials in pay and working conditions partly reflect these gender differentials in capital and capabilities.

Yet, women’s disadvantaged position in the labour market also reflects the combination of active discrimination and unconscious biases that they encounter from other market actors. Unfounded beliefs about women’s aptitudes, skills and dispositions, assumptions that all women have mothering responsibilities and widespread adherence to the ideology of the male breadwinner on

Gender analyses of labour markets suggest that it is more difficult for women than men to escape poverty through paid work and higher incomes.

Women face various constraints related to social norms and values that govern the gender division of labour in production and reproduction.

Yet, women have been entering the labour market in increasing numbers at all age groups.

This has led many to question the unfair division of roles and responsibilities within their homes.

The rising number of female-headed households partly reflects an unwillingness to continue accepting the injustice of the situation.
the part of employers, state officials and trade unions, regardless of the reality on the ground, all serve to assigning women to less well paid jobs or paying them less than men. The consequences of such behaviour shows up in findings that gender differentials in wages cannot be explained away by differentials in education, skills, experience or location in the labour market. There is an unexplained residual which reflects gender discrimination.

Women have been entering the labour market in increasing numbers at all age groups. The employment elasticity of growth in recent decades has been higher for women than men in most regions of the world as shown in the table. This poses interesting questions.

If labour markets are indeed the key transmission mechanism through which the benefits of economic growth are distributed to the poor, what are the implications of increasing rates of female labour force participation for the poverty of women workers and their households? And how does this phenomenon square with claims about the growing ‘feminisation of poverty’?

Cross-country regression analysis of the relationship between economic growth and gender equality indicate that women’s labour market participation plays an important role in mediating this relationship but not automatically or in expected ways.

For example, a World Bank research report in 1999 suggested that higher levels of economic growth have been associated with improvements in gender equality as measured by women’s secondary level education and life expectancy relative to men and by the legal recognition of women’s rights. However, this positive effect only kicked in for countries that had achieved lower middle income levels. For countries below this threshold, increases in per capita GNP had little effect.

In addition, the report found that countries with majority Hindu and Muslim populations, which largely correspond to the MENA region and South Asia, reported lower than average levels of gender equality. As we noted, these are regions with lower than average levels of female labour force participation than others. However, it should be noted that increasing levels of both economic growth and female labour force participation have failed to ‘normalise’ gender differentials in life expectancy in the East Asian economies of China, South Korea and Taiwan.

In India, the most adverse sex ratios among children are reported by some of its fastest growing states.

Gender discrimination in access to health care and increasing resort to sex selective abortions are leading to increasing levels of excess female mortality among children, to male-biased sex ratios at birth and contributing to what Amartya Sen calls the phenomenon of ‘missing women’.

The World Bank report also explored the effects of gender equality on economic growth, adjusting for the possibility of simultaneous causality. They found that, controlling for male education, increases in female secondary education led to increases in economic growth. Once again, however, there was a threshold to this effect: it only occurred in better off countries in which female secondary education represented at least 10 per cent of the population.

The study suggested that this absence of a relationship between gender equality and economic growth in poorer countries probably reflected the fact that returns to formal education in less developed, primarily agrarian economies were likely to be restricted. Educational qualifications tend to be used in these economies as a primary screening mechanism in the competition for scarce formal sector employment, with gender acting as a further form of screening, giving men preferred access to these jobs.

Different kinds of gender discrimination may come into play when women become the preferred labour force in the course of labour-intensive industrialisation. The relationship between gender equality and economic growth in semi-industrialised, export-oriented lower and middle income economies has been explored by Stephanie Seguino. She found that,
controlling for male secondary education, female education was positively associated with economic growth. It also made a stronger contribution over time than did male education.

She also found that countries with higher levels of gender inequality in wages reported higher levels of economic growth. This relationship held, even when the gender wage gap measure had been adjusted for educational differentials.

Labour-intensive growth in these countries was the product of specialisation in the manufacture of commodities with highly price-elastic demand so that profit levels reflected the ability to keep labour costs low. The preference for women as the primary labour force in these industries reflected the existence of a gender wage gap, even for more educated workers. This phenomenon has been dubbed ‘the comparative advantage of women’s disadvantage’.

Has the preference for female labour in processes of globally-competitive, labour-intensive industrialisation led to a gradual improvement of women’s position in the labour market, as models of the labour market would predict? Support for this hypothesis is to be found in evidence from cross-country regression analysis that increased trade and FDI net flows have led to a fall in gender wage gaps, mainly among lower skilled occupations and hence among the working poor.

However, there are a number of reasons why this cannot be taken as prima facie evidence of reductions in female poverty.

First of all, cross-country findings are not always consistent with in-country findings. Time series data tells us that the last 40 years since economic take off in the East Asian economies of Taiwan and South Korea have seen women’s wages and income levels grow in absolute terms, but the overall gender wage gap remains large. It began to decline in the 1990s with the passage of gender equality legislation in Korea but has widened in Taiwan where there has been no equivalent legislation. And as we noted, rising female incomes have not eradicated discrimination against daughters.

Secondly, reductions in gender wage gaps cannot, on their own, tell us a great deal about either female or household poverty. Women and men do not generally participate in the labour market as individual earners but as family breadwinners. It is difficult to generalise about the poverty of either without taking account of the existence and extent of all contributions to household income.

If, as seems to be the case in some regions, women have gained access to labour markets in a period when male wages have declined sharply or male employment is declining or stagnating, the positive income effect of women’s access to paid work is likely to be offset by the loss or decline in male earnings.

Nor is it clear that increased access to paid work by women will translate into improvements in family wellbeing if women’s increased workloads in the manufacture of commodities with highly price-elastic demand so that profit levels reflected the ability to keep labour costs low. The preference for women as the primary labour force in these industries reflected the existence of a gender wage gap, even for more educated workers. This phenomenon has been dubbed ‘the comparative advantage of women’s disadvantage’.

The overwhelming evidence from across the world suggests that this increase has not occurred and that the main burden of adjustment has fallen on poorer working women who cannot afford to pay for domestic help. Some have coped by increasing their working hours, with adverse consequences for their own wellbeing. Others have relied on their older children, usually daughters, to look after younger children, often at the expense of the former’s educational prospects. Still others have taken their children to work with them in fields, roadsides and market place.

Women’s increased access to paid work has also allowed many to question the unfair division of roles and responsibilities within their homes. The rising number of female-headed households in many regions of the world partly reflects their unwillingness to continue accepting the injustice of the situation. It is this phenomenon that has given rise to claims about the ‘feminisation of poverty’ but there is no necessary association between female headship and poverty.

A better indicator of female poverty—and of continuing female disadvantage in the labour market—relates to the economic situation of female-maintained households, those which rely solely or primarily on female earnings. There appears to be strong evidence from studies of Africa, Asia and Latin America that these households are overrepresented in the ranks of the poor.

Female heads of these households work longer hours and earn less on average than households largely reliant on male or joint incomes. At the same time, their greater control over their incomes may translate into higher levels of investment in their children.

There are no easy generalisations about the poverty implications of women’s paid work.


1. See below, pages 24-27.
The poverty experience is gendered by the differential impacts on women and men, girls and boys, and by their different responses.

This should be considered more in the design and implementation of anti-poverty policies and programmes.

For poor women, time is often the most valuable resource; it is so much taken up by caring work that they can remain caught in a vicious circle of poverty.

Collecting more gender-based data can improve the functioning of social policies and help ensure the reduction of gendered poverty.

Policy discussions about the interactions between poverty and gender inequality have tended in the last two decades to use the idea of the feminisation of poverty to explain differences between male and female poverty in a given context, as well as changes over time. Typically, this approach has fed the perception that female-headed households — however defined — tend to be poorer than other households. Recent empirical work has, however, cast doubt on this generalisation and sent analysts of gender and poverty back to the drawing board.

It is clear now that, not only is the empirical generalisation inaccurate, but that a single-minded focus on female-headed households narrows which households we focus on and how we understand what goes on within them. Focusing on female-headed households is of course much simpler, since this avoids having to address the messy complexities posed by gender relations within households, or the ways in which development policies and programmes affect them. But it is clearly inadequate to the task.

Viewing poverty as a gendered experience allows us to broaden the scope of analysis to include all poor households however headed. It also directs us to a wider range of issues beyond simply asking whether women or men are poorer in income terms. These include the ways in which poverty is made a gendered experience by norms and values, divisions of assets, work and responsibility, and relations of power and control. Gendered experiences include (i) the differential impacts of poverty on girls versus boys, and women versus men within the household; (ii) the gendered ways in which poor households and their members respond to poverty; and (iii) the gendered impact of the design and implementation of anti-poverty policies and programmes.

Understanding how gender relations work to define the experience of programmes requires focusing on:

- Who gets or has access to resources;
- How roles and relationships of work, responsibilities, cooperation, sharing or conflict define both women’s and men’s living and working conditions within households;
- How structures and programs of the state and other actors, e.g. the private sector and civil society, reinforce or transform those roles and relationships; and
- How normative frameworks affecting differential entitlements and responsibilities are challenged or reinforced by policies and programmes.

The generalisation that girls and women bear greater work burdens and responsibility for the care of human beings through unpaid work within households is well grounded empirically through numerous time-use and qualitative studies. However, the experience of care work varies profoundly between poor versus non-poor, rural versus urban, or landed versus landless households. Evidence from the National Sample Survey in India shows that care work in the poorest rural households is likely to include mainly fuel and water gathering, while in somewhat better-off households, it includes the care of livestock and kitchen gardens, or fodder collection. In households that are even better off, women are also more likely to engage in activities such as embroidery and supervision of household workers.

The care work done by women and girls in the poorest households tends
Therefore to be extremely time- and drudgery-intensive, but critical to household members’ ability to sustain basic daily consumption. As a result, it drastically limits women’s choice of compatible income earning opportunities, their ability to take time off for government programmes, social exchanges or minimal leisure, and their possibilities for acknowledging their own needs for rest, recuperation or health care.

The gendered impact of poverty not only distinguishes between women and men, but also differentiates how care work burdens and responsibilities are experienced by different women. Evidence suggests that, where such burdens are reinforced by strong gender norms that define the ‘good’ woman as self-sacrificing, poor women in particular are likely to receive much less acknowledgement of—or attention to—their needs for nutrition or health care, not only by other family members but even by themselves.

Poor households cope in a variety of ways, some of which are gendered. In doing so, they react not only to insufficiency of incomes but also to insecurity and risk. As household income rises above poverty levels, risk management often dictates behaviours that appear more appropriate to lower income levels, at least until the new higher level becomes more secure. Well known are such responses as increased time spent on work, reduced consumption levels, increases in debt, debt-peonage, migration, and fostering in or out of household members. Less understood are such strategies as maintenance of socio-economic networks through ceremonies requiring consumption, spreading risk and borrowing potential by taking on multiple jobs, desertion or abandonment of the family, and selective education or rationing of health care among family members.

At least three of these responses are gendered, although with variations across cultural and economic contexts. While men may take on more paid work, partly to buy items such as tobacco and liquor, women often face difficult time allocation choices between paid and unpaid work with home-made or freely gathered consumption items like food, clothing, and fuel. These tensions are often resolved by sacrificing the leisure, play-time, or education of daughters, who are expected to take on additional care work including kitchen tasks, foraging, and looking after siblings, as well as other responsibilities.

Another gendered response is desertion or abandonment of families, a strategy often used by poor men to escape the responsibilities of contributing to household consumption, particularly when their partners or spouses become pregnant. A third phenomenon noticed particularly in South Asia is selective education and health care with sharply lower entitlements for women and girls relative to men and boys. Such differentials in entitlements are reinforced through gendered norms and values that permeate across the economic spectrum. While they tend to be lower in intensity for better-off households, they do not completely disappear.

The gendered impacts of poverty and of household responses to impoverishment are often missed in the design of anti-poverty policies and programmes. Women’s responsibilities for care fundamentally affect their ability to participate in social programmes, in labour markets, and to derive benefits from household resources. For poor women, time is often the most valuable resource, and poor women’s time is so much taken up by caring work that they can remain caught in a vicious circle of poverty. Even worse, social policies often profit from this gendered division of work and its associated norms, thereby reinforcing the gendered norms and roles that are at the root of women’s poverty and within-household inequalities.

Putting mothers ‘at the service of the state’ represents a convenient marriage of new social policies built on downsizing and decentralising the state while ensuring ‘community’ responsibilities—largely women’s—for the success of programmes. Recent examination of conditional cash transfer programmes through a gender lens reveals that they can make significant additional demands on poor women’s time if designed in this way. Although women may be willing to pay this ‘time tax’ in order to improve their children’s health, nutrition or education, it is nonetheless a costly burden and may involve other hidden sacrifices and burdens. The hidden gendered cost of programmes also raises questions about programme sustainability.

How can these insights be used for programme assessment? The collection of more gender-based information can be a way to improve programme functioning, e.g., the Observatorio de Genero y Pobreza as a complement to the Oportunidades programme in Mexico. Such information can be used to understand better the way in which the care economy and gendered poverty are affected by and affect social policies. Programme development based on such information can help to ensure that gendered responsibilities for care are not reinforced, as these are at the core of gendered poverty.

Such approaches can be complemented by programmes to transform masculinist norms and behaviours in relation to care work and responsibilities. Schools, public education, child and adolescent programme should focus gender education not only on girls but also on boys and young men. Consistent attention has to be paid to violence against women and girls within households which is often triggered by women’s not meeting male demands in relation to food, keeping the house clean, taking care of children, sexuality or reproduction. Such changes in anti-poverty programmes may require as a pre- or at least a co-requisite, the transformation of mindsets within government bureaucracies towards greater awareness of the gendered consequences of policies and programmes.

M. Molyneux: Mothers at the Service of the New Poverty Agenda: Progresa/ Oportunidades, Mexico’s conditional transfer programme, Social Policy and Administration, 40 (4): pp 425–49, 2006. @
Women face barriers to enter the labour market; if they find a job, their earnings are lower than those of men.

Reducing gender inequalities implies benefits not only for women but also for men, children and the elderly, for both poor and rich.

Simulations show that removing entry barriers would have a much stronger impact on growth, poverty and inequality than ending wage discrimination.

Paid work for women effectively reduces poverty and inequality.

Gender inequalities are present in many ways in the labour market. Two relevant indicators of these inequalities are the ratio between female and male participation in the paid workforce and the ratio between female and male hourly wages. These indicators reflect the fact that women face barriers to enter the labour market and, when they find a job, their earnings are lower than those of men.

The gender gap indicators among urban adults in Argentina, Brazil, Chile, El Salvador and Mexico are shown in the chart below. In each of these countries, the rate of economic activity among females is below 62 per cent while the male rate is higher than 84 per cent. The ratio between female and male labour market participation is not more than 0.6 in Chile and Mexico. The female hourly wage is around 80 per cent of that of males for all countries, except Argentina with a ratio of 92 per cent.

The disadvantages faced by women in the labour market have negative economic consequences for the society as a whole. The elimination of the various barriers they face would result in an increase in their earnings and consequently an increase in the income of the households. It might also result in the economic empowerment of women, economic growth and the reduction of poverty and inequality. Therefore, reducing gender inequalities implies benefits not only for women but also for men, children and the elderly, and for the poor as well as the rich.

It is difficult to know exactly what would be the impact on society of a reduction of gender inequalities. However, some techniques allow estimates of what society would gain with less gender inequality. Simulating what would happen to poverty, social inequality and the total level of income in society gives an idea of the direction and magnitude of what would happen if the gender gaps in participation and wages were eliminated.

In order to draw scenarios without gender bias in the labour market of these five Latin American countries, we constructed counterfactuals based on two separate static simulations. The first one calculates what might happen if we suppose women enter the labour market to the same extent as men. In other words, the assumption is that the barriers to women’s entrance in the labour market are the same as those for men, while ignoring any changes in the gender wage gap.

In the second simulation we keep participation rates constant and eliminate the gender wage discrimination. In other words, we eliminate the gender discrimination by assuming that women with the same...
characteristics as men receive the same wages and salaries.

Each of these simulations generates a new level and distribution of income in society. This allows us to estimate their impact in terms of economic growth, poverty and inequality. The results presented here must be considered with the caveat that these simulation exercises are essentially partial equilibrium effects. Nonetheless, they provide important empirical evidence that gender inequalities act as barriers to pro-poor growth.

The simulated gender gap indicators are very different from the real ones, as shown in the lower part of the chart on the previous page. Applying the male participation structure to women results in an increase of female labour participation rate in all five countries. Only in Mexico was the increase not enough to approximate the female economic activity rate to the male one.

Moreover, without wage discrimination, the earnings of women would increase substantially in all five countries. Actually, in Argentina, Brazil and Mexico they would even be higher than those of men because, on average, working women in these countries are better qualified than men. In a few words, it means that it is not the characteristics of women but gender discrimination that put females in a worse position in the labour market.

To avoid difficulties related to the choice of a specific poverty line we made our simulations for different lines and measures of poverty; the substantive conclusions always converged. The results shown in the chart above are based on the impacts on poverty incidence for the initial poverty lines defining the 20 per cent poorest households in each country.

Eliminating barriers to participation would have a much stronger effect on poverty than ending wage discrimination. If women faced no barriers to enter the labour market, the incidence of poverty would be reduced by at least 25 per cent in Argentina and Brazil and by as much as 41 per cent in Chile. On the other hand, if only wage discrimination was eliminated, the fall in poverty incidence would vary from 1.1 per cent in Chile to 10 per cent in Brazil.

While the simulation of no wage discrimination shows little impact on inequality, the participation simulation has a strong effect. There would be a reduction by around five per cent in the Gini inequality measure of the family per capita income for the five countries if women increased their labour market participation to the level of men.

Reducing gender inequality would also promote economic growth. The growth of the mean income level would vary from 6 per cent in Brazil to 11 per cent in Chile and El Salvador if there were no differentiated gender barriers to enter the labour market; and from 2 per cent in El Salvador to 8 per cent in Brazil without any gender discrimination in wages.

Most important of all, this growth would be very pro-poor since it has an important impact on poverty. In the outstanding case of Chile, in the simulation of no barriers to participation, the relation between growth and poverty would be around one to four, that is, for each percentage point of growth due to improved gender equity there would be a decrease of four percentage points in the incidence of poverty.

Although these figures are not exact and must be used with caution, their overall direction and magnitude can hardly be disputed. At least two important conclusions arise from these simulations.

First, gender inequalities in the labour market represent a burden to the entire society, not only to women. A reduction of gender gaps in wage and participation can result in higher economic growth as well as reduced poverty and inequality.

Second, the reduction of the discrepancy between the female and male economic activity levels has more impact in these three areas than the reduction of the gender wage gap.

Gender discrimination among paid workers is important but it seems that increasing the female participation in the labour market would be a priority in order to have faster and stronger effects in the reduction of poverty and inequality.

Gender equality represents an untapped source when it comes to stimulating economic growth and promoting social development. This is particularly true in the developing world, where women are often systematically deprived from having equal access to social services as well as to physical and social capital. In fact, increased gender equality promises significant returns. Apart from being an important goal in itself, empowering women by improving their living conditions and enabling them to actively participate in the social and economic life of a country may well be the key for long-term sustainable development.

According to the World Bank’s World Development Report 2000/01, closing the gender gap in schooling would have significantly increased and sometimes more than doubled economic growth in sub-Saharan Africa, South Asia, and the Middle East and North Africa. Despite international declarations on gender equality, as exemplified by the Milenium Development Goals, only few countries have actually achieved gender equality in primary and secondary education. The differences are even more pronounced in higher education. In South Asia and sub-Saharan Africa, for example, girls only make up half of the number of students in tertiary education.

Equally alarming are labour market indicators, which clearly highlight that countries do not adequately use their available human resources, in particular those of the female population. In many developing countries, women’s economic activities are marginalised to the informal sector, small-scale farming and/or domestic work. Cases in point are South Asia and the Middle East and North Africa: in both regions only around 20 per cent of all wage employment outside agriculture is held by women.

As illustrated by these figures, women face serious inequalities in many regions of the world. Although discrimination against women has multiple facets, most research in this area exclusively focuses on examining a) the economic status of women; b) women’s access to resources such as education and health; and/or c) the political participation and empowerment of women.

Less attention, however, is given to social institutions that impact on gender equality such as informal family laws, cultural traditions and social norms. In order to address this important information gap, the OECD Development Centre introduced the Gender, Institutions and Development Data Base (GID-DB) in March 2006.

The data base suggests a framework that groups twelve individual social institutions indicators into four main categories:

i) **Family Code**, including information on marriage customs (age of marriage, inheritance practices, and existence of polygamy) and decision-making power within a household (parental authority, repudiation);

ii) **Physical Integrity**, capturing violence against women through traditional practices such as female genital mutilation or other attacks (e.g. rape, assault, harassment);

iii) **Civil Liberties**, measuring the extent to which women can participate in social life (e.g. moving freely in public without the obligation to wear a veil or be escorted by male relatives); and

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**Gender, Institutions and Development: Better data, better policies**

Enabling women to actively participate in social and economic life may well be the key for long-term sustainable development.

Gender inequalities are still huge in most developing countries both in education and in labour markets.

They are generated by social institutions such as informal family laws, cultural traditions and social norms.

A new international data base provides systematic empirical evidence on the socio-economic status of women.

by Denis Drechsler, Johannes Jütting and Carina Lindberg, OECD Development Centre
iv) **Ownership Rights**, indicating the quality of women's most basic economic right—to hold property, whether in the form of bank loans, land, or other material assets.

The GID-DB covers a total of 161 countries and has been compiled from various sources. It combines in a systematic and coherent fashion the current empirical evidence that exists on the socio-economic status of women. The social institutions variables have all been coded (on a scale from 0 to 1, where 1 indicates full discrimination) in order to allow for cross-country comparisons.

The impact of restrictive social norms on women's social and economic development is easy to imagine: even if economic opportunities might exist, restrictive social norms will prevent women from taking advantage of them. Women neither lack interest in paid work nor are they short of entrepreneurial ideas, but when society and family members discourage women to engage in economic activities, it is not easy to pursue a professional career.

In sub-Saharan Africa, the majority of women work in the agricultural sector, but patriarchal traditions often deny them the right to own and manage the land they cultivate. Some countries in the Middle East and North Africa require women to have male company when leaving the house, making it difficult for them to attend educational facilities and engage in business activities independently. The region's banks and lending institutions also often ask female clients to obtain their husband's permission or co-signature before granting them a credit. In some instances, social norms such as female genital mutilation or any other type of violence against women—within or outside of the household—not only violate women's basic human rights, but they seriously impair their health status and future chances in a professional career.

Preliminary analyses using the GID-DB clearly indicate the relevance of social institutions for understanding the economic role of women. There are strong indications that high inequality in social institutions is associated with lower rates of female participation in the labour market. What is more, the common assertion that economic growth alone will eventually accomplish gender equality seems too simplistic: growth is often a necessary, but far from sufficient condition for improving the status of women. This is a robust result of an in-depth econometric analysis regressing female labour force participation on growth, social institutions and a set of control variables such as access to education and health.

Information on restrictive social institutions and their impact on women's social and economic development is vital to understand gender equality. Better data are urgently needed to design meaningful policies that can address the root causes of gender equality. A school built exclusively for girls might seem to be an important step towards achieving gender equality. But if social norms prevent girls from attending this facility, the school does little to improve the status of girls and women.

Social norms that impact on gender equality are hard to observe and even more difficult to measure and quantify. The GID-DB is a first attempt to introduce social institutions into the debate, but it cannot provide a comprehensive account of all traditions and cultural practices that affect the role of women.

In view of these challenges, the OECD Development Centre is currently constructing an Internet platform that will allow people to report their experiences and share their perceptions of social norms that impede gender equality. This initiative, Wiki-Gender, will provide an open resource for people interested in finding out more about gender equality around the world. It will allow users to modify and improve data provided therein, inviting them to challenge existing information and to provide new entries that will increase the common knowledge base.

Only then will we have a better understanding of the manifold ways in which social institutions affect women's development and can construct policies that effectively address the current situation.

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**Note:** The explanatory variable uses the arithmetic average of all sub-sectors of social institutions; a value of 1 (0) indicates the highest (lowest) level of inequality in social institutions.

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Poverty, Employment and Globalisation: 
A gender perspective

Globalisation and neo-liberal policies impact the gender 
dynamics of employment and poverty outcomes.

With ‘feminisation of labour’ women are concentrated 
in lower quality, more precarious forms of 
paid work; household vulnerability is increasing.

Access to paid employment does not always translate into control over a portion of the household’s income.

It is critical to incorporate the gender dimension into the growth-employment-poverty nexus.

**Fundamental** and far-reaching changes have taken place in the world economy over the past several decades that have had a profound impact on the lives of women and men.

Two key aspects of the transformation are (i) the heightened and growing degree of global economic, social and cultural integration—i.e. the process of ‘globalisation’—and (ii) a shift in policy stance towards deregulated markets, privatisation, a smaller role for the state and a relatively narrow focus on reducing inflation.

These changes impact employment and poverty outcomes for women and men. Gender dynamics are central to this discussion. Whether households stay out of poverty in this changing global environment may hinge on whether women participate in the labour force and have access to decent paid employment.

Women’s measured labour force participation has been increasing in many regions around the world, a process sometimes described as ‘the feminisation of labour’. However, these global changes have a fundamental impact on the allocation of labour time and economic resources in the household. Moreover, employment opportunities are unequally distributed, with women concentrated in lower quality, more precarious forms of paid work. Taken together, all these factors have enormous implications for the vulnerability of households, the risk of poverty and achieving sustainable human development. Therefore, the analysis must incorporate a gender perspective when interpreting how global policy changes impact employment and poverty.

Gender relations determine the ways in which market and non-market work is organised. Women often have primary responsibility for unpaid, non-market housework and caring labour. This constrains their choices in terms of labour force participation and their access to paid employment, both formal and informal. The allocation of time to non-market as opposed to market work limits the household income that women control directly. Furthermore, with more time allocated to non-market work, women frequently have less paid work experience or have to interrupt their employment, factors which often translate into lower earnings.

Gender segmentation is endemic in labour markets around the world, with women often concentrated in low-paid, unstable and poor-quality employment. Wage labour markets might not be the only, and often not the most important, market exchange relating to these forms of employment. For instance, quasi labour markets exist in which workers sell a product or service, but within a set of dependent relationships that limit their authority over the employment arrangement. Examples include sub-contracted production, or home work, in which workers produce or assemble goods for a set of specification given by the work provider within a longer supply chain.

Often social benefits and protection are absent for these types of precarious and informal employment, raising the economic risk that women working in these activities face, as they are undertaken outside the ambit of labour legislation.

This type of labour force segmentation reduces women’s earning potential. With lower expected earnings, investment in female education is frequently neglected.

Similarly, perceived lower earning potential of women reinforces the gender
division of labour within the household, since the opportunity cost, in terms of foregone income, of specialising in unpaid care work is lower for women than for men.

Women who specialise in providing unpaid care work face enormous economic risks. Such specialisation not only lowers their earnings potential and reinforces dependencies on a male ‘breadwinner’. Often women do not have the same access to social protections, such as pensions for old age, thereby increasing their risk of falling into poverty.

The gender division between market and non-market work, the unequal distribution of employment opportunities, and women’s lower earnings potential reinforce established gender dynamics at household level. For example, women’s influence over the distribution of resources and labour within the household is weakened when opportunities to earn income through employment are limited. Increasing women’s access to paid employment has the potential to change gender roles and household dynamics, depending on the resilience of gender norms in society and the type of employment to which women have access.

The relationship between paid market work and prevailing gender relations is complex. Access to remunerative employment does not always translate into control over a portion of the household’s income. Similarly, labour market participation may involve costs as well as benefits. These factors influence the extent to which women’s access to employment alters gender dynamics.

Labour supply decisions are often determined at both household and individual levels. Women’s labour force participation has been shown to increase with economic crises and policies that trigger labour displacement, job instability and higher rates of unemployment. Women also increase their labour force participation in response to sustained structural unemployment. For instance, research into the determinants of women’s labour supply in post-apartheid South Africa has shown that women’s labour force participation responded to increases in household joblessness, thereby placing further upward pressure on the country’s average unemployment rate.

Structural changes that threaten household living standards also demonstrate the impact of established gender norms on men. Not all men occupy identical positions within the global economy. Many men are employed in precarious activities with low earnings. In addition, racial and ethnic identity frequently circumscribes the economic opportunities available to both men and women.

Growing earnings inequality, an erosion of the quality of paid work, or greater joblessness disproportionately affects those in more unstable forms of employment. The entire household—men, women and children—becomes susceptible to poverty. Such pressures affect men who have been socialised to think of themselves as ‘breadwinners’. In particular, established gender roles may cause men to see the deterioration in employment as a personal failing, instead of a systemic economic problem.

The coping strategies adopted at the household level in response to negative economic shocks underscore the importance of taking these dynamics into account when considering the linkages between growth, employment and poverty. For countries with well-developed social welfare systems, government policies mitigate these negative consequences. However, for countries without publicly supported systems of social protection, households and communities become a safety net of last resort.

An additional link exists between paid employment, non-market work and human development. The ability to translate access to paid employment into new capabilities, greater freedom and improved investments in children depends on the nature of relationships within the household and the process by which decisions are made concerning the allocation of labour time and economic resources. Indeed, increased gender inequalities, even in the short-run, can have long-term consequences for economic growth and human development. Therefore, it is critical to incorporate the gender dimension into the growth-employment-poverty nexus.

The two ‘feminisations’—of labour and of poverty—do not provide an adequate framework for understanding the connections between employment and poverty risk. For example, the ‘feminisation of labour’ may be a response to, instead of a cause of, increases in precarious employment around the world. Similarly, the gendered dynamics of poverty are complex and also have implications for the well-being of children and men.

Therefore, poverty risk cannot be reduced to simple indicators, such as female headship. Instead, we need a framework for linking employment and poverty, which takes into account gendered interactions at three levels: (1) the household level; (2) at the level of intra-household dynamics; and (3) the individual level. Only by analysing the employment-poverty nexus at each of these three levels, will an adequate analysis be produced.

Despite this call for a more complex analysis of the connections between gender relations, employment and poverty, one fact remains clear: women’s paid employment is an essential factor determining the risk of poverty that families face.

Women’s employment contributions to total household income; women’s participation in the labour market can affect intra-household bargaining outcomes, conditional on decision-making processes and who controls the income; and access to employment has important implications for individual freedoms, capabilities and dignity.

Exactly how women’s employment affects social and economic wellbeing will depend on the institutional context and the specific prevailing gender relations.

Investments in gender equality can accelerate both economic growth and poverty reduction.

Gender discrimination is common in labour, land, credit and technology markets; it needs to be specifically addressed.

Reducing the time burden of women enables them to engage in paid employment, improve the productivity of farm labour or increase entrepreneurial activity.

Gender budgeting methods can be applied to better target government expenditures to maximise their impact on gender inequality.

**Analysis indicates** that investments in gender equality can accelerate economic growth and poverty reduction. However, despite increasing interest in the growth effects of inequality and a resurgence of concern over gender discrimination, there is little to suggest that gender differentiation is consistently or effectively addressed in growth policy formulation or implementation.

The evidence suggests that gender inequality and women’s limited capacity to respond to economic opportunity inhibits growth via three main channels:

- **Education** affects women’s capacity to make effective choices about employment, family planning and investments in children.
- **Labour market participation** impacts productivity, income and savings.
- **Institutions** govern women’s asset use, time burden, and intra and extra household bargaining positions.

There are serious limitations in current analysis resulting partly from lack of data and partly from the difficulties in examination of complex information. Creating better data and improving analysis are obviously priorities for well informed growth policy. In addition though, and even prior to better informed policy development, there is sufficient proof currently available to begin the process of addressing the detrimental growth and poverty effects of gender inequality.

Gender discrimination in labour, land, credit and technology markets is a common phenomenon. There is a wealth of evidence showing that: women have less choice about and lower returns to engagement in labour markets; fewer women ‘own’ land or access other productive assets; women’s choices are constrained by an opportunity structure that limits their choice in relation to the State, markets and society. This combination of factors perpetuates women’s reduced capacity to move out of poverty and contribute to growth. It points to key policy and programme options for women’s economic empowerment, viz.: addressing the gender gap in human capital; reducing women’s time burdens; providing opportunities and incentives for women’s equal employment outside of the household and promoting gender responsive budgeting.

Women’s education levels correlate with wages and per capita income. Higher earnings potentially also increase household savings and investment for growth. Women’s level of education, bargaining power within households, economic status and control over household resources are all strong determinants of fertility and the human capital outcomes of their children—all of which have a positive effect on growth.

The link between investment in human capital and growth is not news, but what the evidence indicates is that more attention to reducing gender inequality in education, and across different types of education—including health education—will result in significant growth effects.

For a variety of reasons education remains high on the agenda of many governments, so education will continue to be a key factor in equalising relationships between men and women and in giving women access to income earning opportunities. As educating females makes good economic sense, growth policy can continue to support efforts towards equal educational opportunities, particularly in terms of post-primary education for girls where the highest returns to investment are found.
It is widely believed that reducing the time burden of non-paid or domestic labour is critical for women's economic empowerment. Policies designed to promote growth have failed to elicit the expected market response from women in part because women are time-poor and locked into activities for which there is little or no substitute labour.

Commonly classified as tasks belonging to the reproductive sector, these activities essentially involve reproduction and maintenance of the future and current labour force and include activities such as fetching water, cooking, collecting firewood, childcare. Across the world women take greater responsibility than men for maintaining domestic environments, child care and non-cash economy activities.

Reducing the time burden of women enables them to engage in paid employment, improve the productivity of farm labour or increase entrepreneurial activity. Key interventions that would—in addition to reducing drudgery—free women to make the choices about engaging in activities with a more direct contribution to growth include:

- targeted infrastructure such as roads, wells, energy that improve access, reduce time burdens and/or increase ease of use of domestic services
- reducing the cost of existing infrastructure and domestic services to increase usage, and childcare schemes, which are often essential for labour market participation by reducing time burdens.

Patterns of gender equality generally improve as economies grow, diversify and mature. The transition to market economies creates employment opportunities for women across sectors. At higher overall income levels, manufacturing and service sectors tend to support more gender equality, as do higher levels of urbanisation and education. More open and competitive economies are less tolerant of certain sorts of discriminatory practices, which in economic terms represent an inefficient use of human resources.

Many countries have ratified international conventions supporting women's equal participation in the labour force. Yet, a number of these countries have not established policies and practices which reflect these conventions and provide little in terms of the welfare provision that would aid women's entry and participation in the labour market. While wage and labour inequalities remain, even the most sophisticated economies, employment discrimination is more marked in poorer countries, suggesting that this is an area of promising action to address the effects of gender inequality on growth.

Women and men enter the labour force as either employees or as entrepreneurs. Key areas for policy and practice—addressing both forms of engagement—include formalising the informal sector, ensuring equal pay and benefits, giving equal access to business assets, and providing natal and maternity welfare support. Equality in the terms of employment of women and rules governing women's capacity to develop as entrepreneurs is of particular importance for poverty reduction in countries in which economic growth is taking off through a transition to a market based economy.

The barriers women face when establishing and managing businesses are common and limit growth. Women-run businesses are frequently unable to respond to emerging economic opportunities, as regulations relating to the right of women to own assets and operate businesses in their own name prevent them from doing so. Informal barriers and costs, such as much greater exposure than men to official harassment, enforcement of ‘nuisance taxes’ and social rules governing women's behaviour and bargaining position, limit the free and equal operation of asset and product markets for women.

Action can also be taken to better target government expenditures to maximise their impact on gender inequality. Gender budgeting integrates gender analysis into economic policy, offering the opportunity to reduce gender inequality and improve expenditures that target growth promoting initiatives.

Common to both better analysis and each of these action areas is the simple—but surprisingly poorly addressed—issue of the determinants of gender inequality. Gender inequality is rooted in beliefs and norms of male/female behaviour and all evidence points to the fact that formal institutions—legal and regulatory—as well as informal ones—social and cultural—are weighted against women's equal participation in private and public life, including markets.

Formal institutions comprise legislation and regulations. Informal institutions comprise customary law and social norms. Both govern gender relations and behaviour, as well as women's ownership of and access to productive assets.

Getting the formal legal and regulatory structure right is critical, but enforcement by the state is often undermined by customary law and norms. Many countries have passed or are in the process of putting in place legislation and policies that seek to equalise gender relations. However, it is common practice for traditional social institutions to override these formal, state imposed institutions in the household, in the market and in relation to the state.

Changing culture, particularly the power relationships and behaviour that culture defines, is a sensitive issue for donors and most governments. However, change in some social institutions may be prerequisite to gender equality.

States seeking to enhance women's contributions to growth have proved that they can take action towards this end by providing a formal enabling environment. When well monitored—and government functionaries and citizen provided with incentives—such efforts have provided a framework for social change.

The growth effects of gender inequality indicate that governments can no longer afford to dismiss social institutions as beyond their remit or too difficult to manage in practice or for analysts to ignore as explanatory variables.

**Gender Equality and Growth. Evidence and Action, DFID, UK, 2007;**

R. Alsop, M. Bertelsen and J. Holland: *Empowerment in Practice: From Analysis to Implementation.* The World Bank, 2006. @
The relationship between the incidence of poverty and the level of gender equality as measured by various alternative indices suggests that developing countries with higher gender equality tend to have lower poverty rates. The chart presents a scatter plot of poverty headcount ratio (for the $2 per day poverty line) and gender equality, as measured by the female-to-male ratio of sex-specific Human Development Indices for a set of 73 countries circa 1997. The inverse relationship between gender equality and poverty shown in this scatter plot is quite robust to other measures of poverty and other measures of gender equality.

Bivariate correlations, of course, cannot establish causality. One could easily argue, for example, that increases in wealth drive increases in gender equality—rather than the other way round—since discrimination may become increasingly costly to firms in developed economies with tighter labour markets. In fact, cross country correlations and even more rigorous regression analysis are unlikely ever to allow us to establish definitive relationships between gender equality and poverty; the simultaneities are too great and we do not have suitable econometric instruments to solve this problem.

It is considerably easier to examine the links between gender equality and poverty at the household level. It is often thought that female-headed households are more likely to be poor than male-headed households. Empirical evidence on this score, however, is mixed. One review of 61 studies on headship and poverty found female-headed households to be disproportionately represented among the poor in only 38 cases; another finds that the relationship between female headship and poverty is strong in only two out of ten countries examined.

One reason for these mixed results is that it is not easy to define headship. Studies apply a variety of techniques including definitions of headship used by national surveys, self-reported headship status by survey respondents, and definitions based on contributions to household income.

There is also substantial heterogeneity among female-headed households. Depending on the country and region, the population of female-headed households may be primarily composed of elderly widows, divorced women, single women with children, or women whose husbands are migrants. Some of these groups, such as the elderly and widows, are more vulnerable to falling into poverty than others, such as women who receive remittances from migrant husbands.

Why might female-headed households be more likely to be poor than male-headed households? A study from Brazil examines three possible explanations: (1) fewer adults have positive income, (2) the labour income of principal earners is low, and (3) the dependency ratio is high. The study comes to the conclusion that the low labour income of the principal earners is the primary reason why female-headed households in Brazil are poorer.

Simulations show that if the earners in female-headed households had the average incomes of earners in male-headed households, their average per capita expenditure would be higher than that of male-headed households. This is primarily because female-heads are more likely to participate in the labour market relative to male-heads.

Are female-headed households more likely to be chronically poor than male-
headed households? That depends on the differences in their respective abilities to adopt and manage risk. Empirical analysis of poverty dynamics shows that household heads’ education, household demographics and average wealth are important determinants of chronic poverty. To the extent that female household heads tend to have less education and their households contain a higher proportion of dependents, their households are more likely to be chronically poor than male headed households.

Ample evidence suggests that greater gender equality in resources such as education and access to employment can reduce the likelihood of a household being poor. Female labour force participation, in particular, has been shown to play a key role in cushioning households from the impact of macroeconomic shocks and keeping households from falling into poverty.

At the same time, barriers to female labour force participation remain significant in some countries. Barriers frequently identified include: the time burden associated with child-rearing and other domestic tasks, low educational levels vis-à-vis men in some regions of the developing world that make women less competitive for quality jobs, the role of existing wage male-female wage gaps in generating an ‘underinvestment’ in female education and lower female labour force participation rates than would be the case in the absence of such wage gaps, and laws and customs that inhibit women’s participation in labour markets.

Constraints to women’s participation in other markets also matters for poverty reduction. The existing research on credit markets in developing countries—admittedly scarce—suggests that by and large women receive unfavorable treatment not because of discriminatory treatment per se, but rather because of gender differences in individual characteristics that are relevant for loan qualification, e.g. holding land titles.

One institution that has had a major impact on relaxing credit constraints for the poor in general and for poor women in particular has been microcredit. Microcredit programmes, by providing small loans mainly for non-agricultural microenterprise activities, have had a significant positive effect on household incomes and assets, child schooling, child and maternal health, and the empowerment of female borrowers. Consequently, microcredit programmes are found widely around the developing world and are considered to be an important, cost-effective instrument for helping the poor transform their economic circumstances by enabling them to pursue more lucrative livelihood opportunities.

With regard to land markets, data on landholdings disaggregated by sex are woefully lacking in many regions of the world. The scant existing evidence appears to show that the distribution of land ownership is heavily skewed towards men. In Latin America, between 70 and 90 per cent of formal owners of farmland are male and conditional on land ownership, men on average own more farmland than women.

Land ownership and tenure are crucial for a number of reasons. Land ownership is often the primary source of transferable and inheritable wealth; it is also frequently a requisite for participating in formal credit markets in rural areas. Careful studies show that tenure insecurity impairs investment incentives in general. Coupled with higher levels of tenure insecurity for women in many settings, this suggests that women’s agricultural productivity relative to men’s is likely to be lower due to higher tenure insecurity.

Several studies in Sub-Saharan Africa show that women have lower agricultural productivity than men on same-sized plots growing the same crops. Whatever limited land rights women possess may be precisely because men do not work on women’s individual plots, and the reallocation of labour and other inputs from men’s plots to women’s plots may threaten these rights.

There are a host of interesting policy research issues related to gender equality and poverty reduction. For some of these issues, the accumulated body of research is impressive; for others it is scant indeed. Surprisingly, there are many areas of crucial importance to policy—such as gender issues in the functioning of credit and land markets—where quite basic questions remained to be answered. These questions are of central importance to the design of poverty reduction policies and projects.

Reducing the Gender Gap in Education: The role of rural wage labour

Research results from rural Mozambique show that when women have greater economic autonomy, daughters are less likely to be neglected.

Divorced and separated women clearly achieve better results in educating their children than do other women.

Rural wage employment can provide an escape route from poverty for a new generation of women in Mozambique.

Yet, the share of both aid and public expenditure devoted to agriculture and rural wage labour in Africa has remained remarkably small.

Analysis of research results from rural Mozambique offers some important new insights into gender relations and the inter-generational transmission of poverty. The Mozambican Rural Labour Survey (MRLS) underpinned the research and covered many of the poorest rural households in the country. In some of these households, especially in households where women have greater autonomy in making resource allocation decisions, the welfare of young daughters is less likely to be neglected than in other households.

This finding confirms patterns found in the international literature on the determinants of gender gaps in education and in nutrition between sons and daughters. However, the estimates of ‘autonomy’ in this literature have not considered divorced and separated status as an unambiguous indicator of women’s ability to act independently.

The MRLS contains a remarkably high incidence of divorced, separated and widowed women. Many women in the survey told the researchers that they became wage workers following the death of or desertion by their spouse, or said that they left the labour market as soon as they married or began to cohabit. These statements highlight the need to examine interactions between labour market participation and marital status; and the major objective here is to assess the implications of these interactions for rural girls.

In much of the literature, the focus is on maternal education as predicting the level of child education, particularly the education of girls, rather than on the types of wage employment open to women and their effects on girls’ schooling. In a paper commissioned for a 2003 UNESCO report, Naila Kabeer suggested that wage employment for women “is generally associated with lower levels of education of girls, most often the oldest girl who substitutes for her mother in the domestic division of labour”. In contrast, the argument here emphasises the positive impact of women’s access to decent rural wage employment opportunities, as the basis for investment in their daughters’ future.

Many non-divorced/separated women were found to be employed in ‘bad’ jobs, often working for pitifully low wages on nearby small farms as seasonal casual laborers. Part of the explanation for this finding may be the fact that men—husbands or fathers—are forcibly preventing them from travelling to work in the better types of job offered by larger-scale employers. Divorced and separated women in the MRLS were more likely than other women to succeed in finding a decent job.

At the same time, divorced and separated women clearly achieve better results in educating their children than do other women. Divorced and separated mothers are especially good at investing in their daughters’ education compared to non-divorced/separated mothers and to male wage workers. Thus, in absolute terms, the daughters of divorced and separated women have achieved more schooling—in terms of the mean and median number of years of schooling completed—than the daughters of non-divorced/separated women, as shown in the table.

Moreover, the education gap between daughters and sons of divorced and separated mothers is lower than the corresponding gap between the daughters and sons of non-divorced/separated mothers, i.e. divorced and separated mothers favour their sons far...
Education of sons and daughters of female and male principal respondents in the MRLS

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<td></td>
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<td>Female</td>
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<tr>
<td>Children 16 yrs +</td>
<td>Years of schooling</td>
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<td>Sons 16 yrs +</td>
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<tr>
<td>Daughters 16 yrs +</td>
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Note: DS = divorced or separated; NDS = non divorced/separated.

Thus, as shown in the chart, the size of the gender gap between the education of sons and daughters is particularly large for the children of the male principal respondents, very much larger than the gender gap for the children of divorced and separated women.

Some divorced and separated women appear to have gained in self-confidence not only through schooling, but also as a result of the emancipatory experience of a successful struggle to survive on their wage income without a male partner. As a result, they appreciate that their daughters would be unwise to rely on male support, especially if men continue to restrict women’s access to the labour market. Instead, they believe that their daughters’ welfare and, less altruistically, their ability to care for them in their old age, will be greater if their daughters remain at school for as long as possible.

Rural wage employment has the potential to provide an escape route from poverty for a new generation of women in Mozambique. Therefore, it is unfortunate that donors have done so little to develop effective policies to promote the massive investments in agri-business and rural infrastructure required to increase the demand for female wage labour in rural Africa. The most influential donor in Africa, the World Bank, has only very recently in the World Development Report 2008 recognized that “Making the rural labour market a more effective pathway out of poverty is …a major policy challenge that remains poorly understood and sorely neglected in policy making”.

In fact, the share of both aid and public expenditure devoted to agricultural investments in Africa has remained remarkably small; and there has been hardly any funding of research on rural wage labour. Most donors, NGOs and government agencies continue to believe as an article of faith that the poverty of rural women and their daughters can be reduced significantly by efforts to promote and subsidize self-employment in micro-enterprises, rather than wage employment.

Empowering Women through Microfinance: Evidence from India

Microfinance programmes have been increasingly promoted for their positive economic impact and the belief that they empower women. We investigate the impact of the Self Help Bank Linkage Program in India on women empowerment, defined as a process in which women challenge the existing norms and culture to effectively improve their wellbeing within the context of the society they live in.

Women in poor households are more likely to be credit constrained, and hence less able to undertake income-earning activities. Microfinance programmes offer access to credit to low-income households, specifically targeting women, and thus may meet poverty reduction and women's empowerment objectives.

Most microfinance programmes target women with the explicit goal of empowering them. However, their underlying premises are different. Some argue that women are amongst the poorest and the most vulnerable of the underprivileged. Others believe that investing in women's capabilities empowers them to make choices, which is valuable in itself, and also contributes to greater economic growth and development.

Another motivation is the evidence from research showing that an increase in woman's resources results in higher wellbeing of the family, especially of the children. Further, an increasing number of microfinance institutions prefer women members as they believe that they are better and more reliable borrowers thereby contributing to their financial viability. Finally, a more feminist point of view stresses that access to financial resources presents an opportunity for greater empowerment of women. Though many agree that women empowerment is an important development objective for microfinance programmes, it is still unclear what women empowerment means.

Given the complexity of defining women empowerment it is not surprising that only a few empirical studies have tried to examine the impact of microfinance on women empowerment. For the most part, empirical research on microfinance's effect on women's empowerment has been conceptually ungrounded and tends to estimate an over-extended definition of empowerment or a truncated aspect of it. A number of these studies also suffer from methodological bias and flaws; only a few studies have successfully investigated this impact in a rigorous manner.

The interpretation of women empowerment and its measurement varies across different studies. Some studies construct an index/indicator of women empowerment. However, measuring women empowerment by constructing indices is an inappropriate technique as it allows the use of arbitrary weights. Most researchers, for instance, will agree that impact of a women's decision to buy cooking oil for the family is different in nature from her participation in a decision to buy a piece of land. Both these decisions have different implications and magnitude of impact on her empowerment. As such giving equal weight to both these decisions does not make sense. At the same time suggesting an arbitrary weight for these decisions is also inappropriate, as it is not for the researchers to decide the factor by which the latter decision contributes more to women empowerment.

Other studies use Item Response Theory (IRT), where the element of analysis is the whole pattern of a set of binary indicators
that proxy for woman's autonomy, decision-making power, and participation in household and societal decision making. They have found that credit programmes lead to women taking a greater role in household decision making, having greater access to financial and economic resources, having greater access to financial and economic resources, having greater social networks, more bargaining power vis-à-vis their husbands and having greater freedom of mobility.

Additional services like training, awareness raising workshops and other activities over and above the minimalist microfinance approach—with provision of financial services only—are also an important determinant of the degree of its impact on the empowerment process of women.

A study of women in rural Kenya found that in direct bank-borrower minimal credit, women do not gain much in terms of decision-making power within the household.

However, when loans are channelled through women's groups and are combined with more investment in social intermediation, substantial shifts in decision-making patterns are observed. This involves a remarkable shift in norm-following and male decision-making towards more bargaining and sole female decision-making within the household.

The effects are even more striking when women have been members of a group for a longer period and especially when greater emphasis has been laid on genuine social intermediation. Social group intermediation further gradually transformed groups into actors of local institutional change.

Another issue that needs further investigation is whether, without change in the macro environment, microcredits reinforce women's traditional roles or promote gender equality.

A woman's practical needs are closely linked to the socially defined gender roles, responsibilities, and social structures, which contribute to a tension between meeting women's practical needs in the short-term and promoting long-term strategic change. By helping women meet their practical needs and increase their efficiency in their traditional roles, microfinance may in fact help women to gain respect and achieve more in their socially defined roles, which in turn may lead to increased esteem and self-confidence.

Although increased self-confidence does not automatically lead to empowerment, it may contribute decisively to a woman's ability and willingness to challenge the social injustices and discriminatory systems that they face. This implies that as women become financially better-off, their self-confidence and bargaining power within the household increases and this indirectly leads to their empowerment. Finally, given that empowerment is a process, the impact of the microfinance programme may take a long time before it is significantly reflected on the observable measures of women empowerment.

Given the measurement problems, we used a technique to estimate empowerment as a latent rather than an observed variable. The general structural model estimates the mean women empowerment for 2000 and 2003, to measure the impact of the Self Help Group (SHG) programme on women empowerment.

The empirical analysis is based on data collected in 2003 from five different states of India. About 1000 households were surveyed and their responses were recorded by recall for the years 2003 and 2000. To investigate the impact of microfinance participation on women empowerment the data was analysed over two sub-samples namely: SHGs members group and a control group comprised of non-SHG members.

The results are especially robust indicating that on average there is a significant increase in the women empowerment of the SHG members group. No significant change is observed on average for the members of the control group. The elegance of the result lies in the fact that even though the degree of change and the pace of empowering women is likely to vary, nevertheless the results clearly show that the group of SHG members experience a significant and higher empowerment.

While our results clearly indicate the evidence for a general increase in women empowerment for SHG members over time, this does not imply that each and every woman who joined the SHG programme was empowered to the same degree or they all progressed at the same pace. Some of the women members might have been more empowered than other members within the SHG programme, prior to their participation in this programme. But on the average the SHG members were empowered over this time period. However, a similar empowerment process cannot be observed for the control group.

It is difficult to say which factors are more important for empowering women. The differences in pace of empowerment might be a result of various factors: household and village characteristics, cultural and religious norms within the society, behavioural differences between the respondents and their family members, and the kind of training and awareness programmes that the women have been exposed to. All these factors together are responsible for the empowerment process.

The nature and types of activities and programmes that the women are exposed to critically determine how empowering the impact of the SHG is on women. The minimalist microfinance approach is not sufficient. An important direction for future research, that we are currently working with is to find which of these factors have a greater impact on empowering women.

By helping women meet their practical needs, microfinance may lead to increased self-confidence, respect and esteem.
Microfinance for Gender Equality: 
A dilemma?

The discussion on empowering women in microfinance often attracts opposing views. The debate tends to crystallise at the point of clearly attributing impacts to microfinance and in particular women’s empowerment. Two seemingly separate issues emerge: impact on the client and impact on the microfinance institution (MFI).

It is a fact that microfinance does impact both the MFI and its clients. Over the years, tension has been created in terms of prioritising between these two impacts. The essence of microfinance is to create access to useful financial services for the ultimate purpose of improving livelihoods. The targeting of women is important in order to achieve maximum impact on the family.

MFIs generally agree that gender dimensions are crucial for designing and implementing effective microfinance interventions for improving livelihoods in a sustainable manner. Yet, some institutions have not fully integrated gender issues in their practical operations largely because of conflicting priorities.

The priority impact for MFIs is financial and institutional sustainability. Some argue that MFIs can reach sustainability by using the advantage of critical mass and still empower women, thereby ensuring congruency of purpose. However, the question remains to what extent strategic gender interests can be achieved while MFIs are focusing on their own viability.

With the waning of donor funds, MFIs are under pressure to cover their operational costs in order to remain in business. Furthermore, state regulation has pushed MFIs into the regular financial sector realm where rules are more defined and non-compliance can be severely penalised to the detriment of the institution. Issues of the right operational systems, professionalism and a strong business case thus come to the fore.

MFIs that have not reached sustainability are often under pressure to deliver primarily to that goal such that gender dimensions take a background role. Lip service is paid to this discussion regardless of the other compelling factors that suggest that gender-sensitive financial products can actually improve the bottom line of the institution.

The older MFIs were often donor-driven; they focused on the impacts on the client and therefore on outreach, as illustrated in the chart. However, some did not espouse strict accountability and operational rigour.

Regulation and commercialisation then necessitated significant changes in the way MFIs operate. These involve enhancing a culture of sustainability, embracing professionalism and securing funding from commercial sources for continued business.

The main concern of poor women is to provide a livelihood for the family. They often lack the entrepreneurial skills needed to make it in the marketplace. In some cases, they have positioned themselves in saturated markets with scanty preparation for their work. Most businesses involve petty trading with very short term prospects; the performance is often dismal.

A study in Zambia showed that those entrepreneurs who had the necessary
training and business know-how managed to grow their businesses. On the other hand, women-run businesses in Zambia showed the shortest life cycle, averaging four years. This was attributed largely to the low education and experience levels of the entrepreneur. This could be true in other environments as well.

There are also contextual connotations to this aspect. Where culturally the husband is expected to go off to work and earn a living for the rest of the family, a woman’s contribution is regarded as merely supplementing that effort. Even where a husband is no longer in gainful employment, the woman’s effort may still not be viewed as a long-term means of sustaining the family.

Hence, the woman’s business is driven by that level of ambition: as a stop-gap measure. It is almost as if there is a glass ceiling and the business can only go so far.

Some clients rarely take time to reflect on how best to utilise borrowed funds. This often leads to delinquency, reducing their chances of getting new loans. Most MFIs lend mainly to women, who have higher default and drop-out rates. In this case, business development services might be the logical process to get clients more focused on growth. MFIs who are focusing on their own sustainability may not integrate this enough into their work.

General market conditions affect the viability of the enterprise. In a stagnating economy, market vibrancy is lacking and the micro-businesses suffer. Where markets are seasonal, clients will lead a hand-to-mouth existence. Studies show that it is often the women clients who will be most affected by market instability. Reducing lending does not help resolve this problem; it simply helps the MFI to manage its portfolio.

The microfinance sector in Zambia has not grown to expectation. A gender audit of the two main microfinance institutions in Zambia showed that both had received feedback from clients. But how useful was this for addressing organisational as well as client issues from a gender perspective?

Issues of weaning off donor support and reaching sustainability in the financial markets are topmost—not a combined strategy that includes gender dimensions. Since the Central Bank introduced microfinance regulations, MFI management tends to prioritise sustainability and regulatory observance. This limits the utility of gender audits, beyond providing useful information.

The key reason for this is that their findings call for efforts to improve outcomes on clients’ lives, without making the link to how this will positively impact the institution’s bottom line. Yet, management is often appraised on their ability to develop the institution and not so much on the client impact. Thus, the gender audit does not address the key institutional issues.

Studies from Ethiopia show that targeting for specific impact can actually produce desired results. Gender-disaggregated data show specific impacts on women. The question is how this information is used to inform decisions on how to serve poor people from a gender perspective that will also improve the MFI.

For instance, although 83 per cent of the rural population of Zambia are poor, they have least access to microfinance. The incidence of poverty in female-headed households is significantly higher than in male-headed households. Thus, a large segment of poor women are not served.

There is evidence that it is possible to run profitable institutions that are targeting women. To ensure this, MFIs need to fully engage with gender issues; not merely promoting women’s issues, but taking a holistic approach to differentiating product composition and delivery to meet identified needs of both women and men.

Donor engagement is needed to help struggling MFIs adopt a mutually compatible focus of gender differentiation and organisational viability. Those MFIs that have successfully integrated gender in their work and are having institutional bottom line successes should be encouraged to provide learning lessons for those that are struggling.

The term ‘feminisation of poverty’ refers to an increase in the relative levels of poverty among women and/or female-headed households. It deserves special attention from policy makers since it is related to two negative phenomena: gender inequality and poverty. Given that the increase of poverty among a social group tends to set priorities for public policies, in the last decade the discourse on feminisation has had some impact on the agenda to promote gender equality in the economic sphere. This, however, comes at the risk of collapsing the broader gender inequality concerns into a pure poverty agenda.

Based on the available evidence about Latin America and some developed countries, this article briefly reviews whether there really is a generalised feminisation of income poverty. Irrespective of this, we argue that poverty—as currently measured—captures only a small part of important gender inequalities in the economic sphere.

Much has been said about a feminisation of poverty in the world. But such a feminisation should not be confused with higher levels of poverty among women or female-headed households. The term ‘feminisation’ relates to the way poverty changes over time, whereas ‘higher levels of poverty’ refers to the levels of poverty at a given moment; it includes the so-called overrepresentation among the poor. Thus, feminisation is a process while ‘higher poverty’ is a state.

So, is there a generalised feminisation of poverty in the world? No one really knows. There are not many empirical studies about this subject and, of course, a conclusive answer to this question depends on a comprehensive analysis based on data including several regions of the world. Yet the existing information about the Americas and Western Europe points in the direction of a negative answer.

The first study identifying a feminisation of income poverty was about the USA, covering a period from the 1950s to the 1970s. Other studies followed, some of them arguing that such a feminisation did not happen in the USA in the 1960s, ’70s and ’80s. Likewise, studies of the United Kingdom found no evidence of a relative increase in the poverty among women or female-headed households between the 1970s and 1980s. In Canada, a worsening of the gender gap in poverty indicators was found for the period 1973-1990 if one compares female-headed with male-headed households, but not if the focus turns to an overall women-men comparison.

Our study found no evidence of a feminisation of income poverty in the 1990s in the countries that together encompass the large majority of the population of Latin America. This result holds for different definitions of feminisation of poverty and for various poverty lines and assumptions about intra-household inequality. Out of eight countries, including all the most populous ones, only in two—post-crisis Argentina and Mexico—a relative worsening of poverty indicators for female-headed households was found, but even in these countries no relevant differences were identified in overall women-men comparisons.

Reviewing several studies we found that the overrepresentation of women or female-headed households among the poor is a much more common phenomenon than the feminisation of poverty. However, although higher levels of income poverty among these groups occur in many countries, this is not a
If intra-household inequalities were taken into consideration, we would probably find that the current figures of the levels of income or consumption poverty among women are underestimated. Everything indicates that the real levels of poverty among women are higher than the ones commonly presented. However, these data for developing countries are so limited that one will hardly be able to correctly estimate how much higher these levels are.

The inclusion of intra-household inequalities in the analysis of the feminisation of poverty seems to be an unlikely scenario for the near future, as this would require the measurement of these inequalities in more than one point in time. But, differently from the issue of overrepresentation, such an inclusion would not necessarily show that the feminisation is underestimated.

What matters for the feminisation is not the level of intra-household inequality but an increase in the bias against women. As the situation of women in many developing countries has improved in the last decades relative to that of men, the result of this inclusion would probably be in the opposite direction, that is, of a reduction of the feminisation of poverty if intra-household inequalities were considered.

This brings forward an important issue, both from the theoretical and practical points of view: poverty as usually measured should not be our priority guide to gender equity actions.

Although we frequently perceive poverty at the individual level, our measurement in effect occurs at the household level. The practice among researchers is usually to measure total family income or consumption, or the satisfaction of basic needs by households, and then to divide it by the number of persons in these households to come up with per capita estimates. Thus, the unit of analysis of poverty is the household.

However, inequalities between men and women cannot be studied having only the households as the unit of analysis, as it tends to mask much of the dynamics of the relations between individuals. Even if we narrow the debate of gender equity to the economic sphere, from the perspective of gender relations it matters not only how much a woman can consume but also how she achieves the power to consume. Often, poverty research merely calculates the expected consumption per household member—more exactly, a simple or weighted average of the family income or observed consumption—thus neglecting how the economic power within the household is structured.

Many have taken the feminisation of poverty as a global fact. Of course, the term can be used to express different concepts, but in the sense of a worsening of the situation of women in relation to that of men—or female-headed versus male-headed households—there is no clear evidence of a widespread feminisation of poverty in the world. And while finding higher levels of poverty among women or female-headed households is far more common than finding a gender bias in the evolution of poverty over time, this is not a universal phenomenon either.

Beyond that, we have to question the degree of importance we should give to these issues. There is no doubt that poverty should occupy a prominent position in the political agenda, but the concerns about a feminisation of poverty or the overrepresentation of women among the poor should not overshadow the debate on gender inequality.

When we talk about poverty in the way we currently measure it, we are using a concept that captures only a small part of important gender inequalities. It seems that both researchers and policy makers would gain from focusing on related but different issues, such as the lack of economic autonomy of women.


The ‘feminisation of poverty’ has traditionally been viewed as a global phenomenon, and associated with three apparently intuitive notions. These are first, that women are poorer than men; second, that the incidence of poverty among women is increasing relative to men over time, and third, that growing poverty among women is linked with the ‘feminisation’ of household headship.

While a now quite substantial body of research has cast doubt on the last of these assumptions, the other two are still treated as somewhat self-evident. This is despite serious conceptual and/or empirical problems with both. For example, the first assertion—that women are poorer than men—is static, and therefore anomalous within a construct whose very nomenclature implies dynamism. While the latter is highlighted in the second tenet, it is virtually impossible to establish whether gender gaps in poverty are widening given a dearth of sex-disaggregated panel data. On top of this, no consistent quantitative or qualitative evidence to support a generalised tendency to a ‘feminisation’ of income poverty, one striking trend across the three case study countries was what is perhaps best summed-up as a ‘feminisation of responsibility and/or obligation’.

This notion rests on three main observations. The first pertains to growing gender disparities in the range and amount of labour invested in household livelihoods. While rising numbers of poor women of all ages are working outside the home, as well as continuing to perform the bulk of unpaid domestic and care work, men are not increasing their participation in such work despite a declining role as sole or chief earners in households. That this growing unevenness in gendered inputs to household livelihoods is occurring in a context where neo-liberal restructuring is frequently requiring greater investments of time in all forms of labour, including self-provisioning, raises serious concerns about inequality, exploitation and sustainability.

My second main observation relates to persistent and/or growing disparities in women’s and men’s capacities to negotiate gendered obligations and entitlements in households. Despite women’s progressive movements to the frontline of coping with poverty, they do
not seem to have gained any ground for negotiating greater inputs to household incomes or labour on the part of men, let alone reductions in men's resource-depleting activities.

Indeed, regardless of their declining shares of household effort, many men continue to withhold earnings—and/or to appropriate those of wives or other household members—to fund extra-domestic, and fundamentally self-oriented pursuits such as spending time with male companions, drinking, taking drugs, engaging in extra-marital sex and/or gambling. Since women have little choice, especially where idealised norms of femininity continue to emphasise altruism and the primacy of family care, men's extra-domestic indulgences not only reinforce women's obligations, but can, in the process, exacerbate them. For example, illness or incapacity induced by risk-taking behaviour can deprive household members of economic resources through losses in earnings and medical expenditure.

A third distinctive pattern across the case study countries is an increasing disarticulation between investments/responsibilities and rewards/rights. While the onus of dealing with poverty is becoming progressively feminised, there is no obvious increase in women's rights and rewards—whether of a material or non-material nature. Gambian, Filipino and Costa Rican women frequently stress that they are working harder in and outside the home. However, unless they head their own households, rarely do they claim that this has entitled them to any benefits such as more personal over collective expenditure, more freedom, or license to pursue goals which might be construed as individualistic.

Indeed, in most cases women appear to see no justification to expect or demand more as a result of giving more. This is even the case with young women who are undoubtedly the biggest beneficiaries of institutional attempts to level the gender playing field in such areas as education and employment. While young women's growing personal asset base might be expected to strengthen their bargaining power and aspirations, potential gains are frequently circumscribed by social and familial constraints. Young women's higher earning capacity, for example, does not necessarily enable them to negotiate new deals within households, but can instead expose them to more claims. This is especially the case in The Gambia.

On the other side of the fence, men, despite their lesser inputs to household livelihoods, are managing to retain their traditional privileges and prerogatives, including the exercise of authority, distancing from the time and labour efforts necessary for household survival, and recourse to resource-draining 'escape routes'. The scenario whereby investments are becoming progressively detached from rights and rewards could conceivably evolve into new and deeper forms of gender inequality, and, as such, is a matter of profound concern.

The above findings also raise important questions about the relevance of the 'feminisation of poverty', which, in respect of its current referents, does not seem to capture the essence of where poor women's most significant contemporary privations lie. Gendered poverty goes far beyond the question of income, with a broader perspective on poverty also indicating that the 'feminisation' of privation may owe more to the actual and idealised majority position of male household headship than a rise in the numbers of households headed by women.

On balance, the notion that poverty is 'feminising' might only be sustained if inputs are given as much emphasis as income, and due attention is paid to their subjective and objective corollaries. The mounting onus on women to cope with household survival arises not only because they cannot necessarily rely on men and/or do not expect to rely on men, but because a growing number seem to be supporting men as well—whether through income or labour contributions.

This underlines the argument that poverty is not just about the privation of minimum basic needs, but of opportunities and choices. While on one hand female household heads could conceivably be seen as an extreme case of 'choicelessness' and 'responsibility'—in having little option other than to fend for themselves and their dependents, and on potentially weaker grounds given gender discrimination in society at large, this needs to be qualified: a) because female-headed households do not necessarily lack male members; b) free of a senior male 'patriarch', their households can become 'enabling spaces' in which there is scope to distribute household tasks and resources more equitably, and c) women in male-headed households may be in the position of supporting not only children, but spouses as well, as an increasing proportion of men seem to be stepping out of the shoes of 'chief breadwinner' into those of 'chief spender'.

If classic conceptualisations of the 'feminisation of poverty' are methodologically and analytically inappropriate in depicting trends in gendered privation, this arguably leaves us with two choices. One is that existing terminology is abandoned, and perhaps substituted by something akin to a 'feminisation of responsibility and/or obligation'. The second is that the term is retained with the proviso that the poverty part of the construct refers not just to income but other, albeit related, privations.

The latter is conceivably preferable: first, because the 'feminisation of poverty' is succinct, well-known, and has already gone some way to 'en-gender' poverty reduction strategies, and second because giving poverty a more explicit multidimensional emphasis would bring it more in line with poverty discourses in general. Provided it is made patently clear that poverty is not just about incomes, but inputs, the 'feminisation of poverty' would have greater theoretical and empirical resonance. It would also provide a better basis for policy interventions which in the process of directing poverty reduction programmes to, and or through, women, can simply add to the disproportionate burdens they are currently carrying.