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Abstract

An examination of the “feminization of poverty” around the world is approached in terms of the three contributing factors that have been underscored in the women-in-development and gender-and-development (WID/GAD) literature: (1) the growth of female-headed households, (2) intra-household inequalities and bias against women and girls, and (3) neoliberal economic policies, including structural adjustments and the post-socialist market transitions. The growing visibility of women’s poverty, it is argued, is rooted in demographic trends, “cultural” patterns, and political economy. The paper finds cross-regional variation in the economic status of female-headed households, based partly on the social policy or political regime, and partly on women’s access to employment and property. Intra-household inequalities are found to exacerbate the vulnerability of women and girls; the problem may be most severe in parts of South Asia, and may also vary by social class. The paper confirms that the poverty-inducing nature of neoliberal restructuring has been especially severe on women. Although the claim that the majority of the world’s poor are women cannot be substantiated, the disadvantaged position of women is incontestable. If poverty is to be seen as a denial of human rights, it should be recognized that the women among the poor suffer doubly from the denial of their human rights – first on account of gender inequality, second on account of poverty. Therefore, programs to eliminate or alleviate poverty require attention to gender inequality and women’s human rights.¹

¹ This paper is based on a larger study commissioned in 1996 by the Human Development Report Office of the United Nations Development Programme, for the *Human Development Report 1997*, which focused on poverty. A version was subsequently published as Occasional Paper 2 by the Women’s Studies Program at Illinois State University (1997), and the *Brown Journal of World Affairs*, vol. 5, no. 1 (1998): 225-48. This version (October 2004) contains some updates to the earlier material, but the framework and argument remain the same.

THE “FEMINIZATION OF POVERTY” AND WOMEN’S HUMAN RIGHTS

Introduction

Since the 1980s, studies on the proliferation of female-headed households and research into the social impacts and gender-specific effects of structural adjustment policies have led to increased attention to what has become known as “the feminization of poverty”. The perception is growing around the globe that poverty is becoming increasingly feminized, that is, that an increasing proportion of the world’s poor are female. A 1992 UN report found that “the number of rural women living in poverty in the developing countries has increased by almost 50% over the past 20 years to an awesome 565 million -- 374 million of them in Asia, and 129 million in Sub-Saharan Africa. ... While poverty among rural men has increased over the last 20 years by 30%, among women it has increased by 48%” (Power, 1993, p. 5). The feminization of poverty was a key concern of the women’s caucus of the World Summit on Social Development.² According to the Platform for Action adopted at the Fourth World Conference on Women in Beijing in September 1995, “More than one billion people in the world today, the great majority of whom are women, live in unacceptable conditions of poverty, mostly in the developing countries” (United Nations, 1996, p. 37). Buvinic (1997) has written: “Women now account for a growing percentage of the world’s poor.” And a publication of the United Nations Development Programme states: “70% of the world’s poor are women (UNDP, 1995, p. 4).

Is poverty taking on a female face? In the early 1990s, one researcher noted that “international comparisons of female poverty and the feminization of poverty are still rare, and the existing data are not usually comparable. No thorough analysis of the subject exists” (Allen, 1992, p. 108). The prodigious scholarship emanating from the Luxembourg Income Study shed light on the industrial countries and, more recently, on Central Europe, but data sets for the developing world are limited. By 1996, the World

Bank had prepared poverty assessments, based on living standards measurement surveys, for 76 countries, but most of the assessments, like the data from which they are derived, were not gender-disaggregated.³ The more recent Poverty Reduction Strategy Papers (PRSP) have been criticized for insufficient sex-disaggregated data and for not engaging women's groups in the consultative process. The subject itself is vast, as the poverty status of women is manifested at the household, sectoral, occupational, and locational levels. The global feminization of poverty may have many causes or correlates, including wars and civil conflicts.

This paper limits itself to an assessment of the extent to which poverty has become feminized and the factors behind women's poverty through a focus on three dimensions of the feminization of poverty that are underscored in the women-in-development or gender-and-development (WID/GAD) literature. These are: (a) the expansion of female-headed households, (b) the persistence and consequences of intra-household inequalities and bias against women and girls, and (c) the implementation of neoliberal economic policies around the world. I begin the paper by briefly considering feminist perspectives on women's poverty. The bulk of the paper consists of an examination of the three factors that have been linked to women's poverty. In the concluding section, I draw attention to the salience of class and gender inequalities and of state policies in understanding the feminization of poverty.

Sources of data are the WID/GAD literature, publications of the Luxembourg Income Study, poverty assessments prepared by the World Bank, national reports prepared for the 1995 Fourth World Conference on Women, and the UNDP.

² The World Summit on Social Development (also known as the Social Summit) was one of the United Nations conferences of the 1990s. It convened at Copenhagen in March 1995 around three themes: ending poverty, promoting productive employment, and supporting social integration.

³ In May 1996 I was given access to the World Bank's poverty assessments, and read most of them. The assessments cover 28 African countries, 6 South Asian countries, 8 East Asian countries, 5 countries of the Middle East and North Africa, 20 countries of Latin America and the Caribbean, and 8 countries of Central/Eastern Europe and the former Soviet Union.

Feminist and WID/GAD Perspectives on Women's Poverty

The typical definitions and measurements of women's poverty in the literature may be based on the conventional measures of household income and consumption, or on qualitative and quantitative measures of "entitlements" and "capabilities". The latter are captured by social indicators such as literacy, life expectancy, primary and secondary school enrollments, access to health care, maternal mortality rates, access to land or employment, wage differentials, time-use, average age at first marriage (or % teenaged girls ever married or pregnant), fertility rates, the sex ratio, and the extent of prostitution. These social indicators, along with the more conventional definitions and measures of household income and consumption, capture what the UNDP terms "human development" or "human poverty". Human development is defined as the process of enlarging people's choices and opportunities through long life, health, and education. Human poverty is defined as "more than income poverty – it is the denial of choices and opportunities for living a tolerable life" (UNDP 1997, p. 2). The "dimensions of poverty" include a short life, illiteracy, exclusion, and lack of material means. These concepts are consistent with the WID/GAD framework, which seeks to elucidate the social, economic, and political positions of women by examining women's fertility, literacy, health, educational attainment, access to employment, earnings, political participation, and legal status. Attention to progress or setbacks in social indicators is also important in tracking the state of women's "practical gender needs", or basic needs, and "strategic gender interests", or equality, autonomy, and empowerment (Moser, 1989). WID/GAD specialists who research women's poverty and advocate solutions tend to combine an entitlements/capabilities approach with more conventional definitions and measures of poverty (see Beneria & Feldman, 1992; Meer, 1994; Tanski, 1994; Bell 2004).

Whether measured by income/consumption or the broader array of entitlements/capabilities indicators, the incidence of poverty among women appears to be on the increase, according to many

WID/GAD researchers. The main factors behind this trend are population growth, the emigration of men,⁴ increasing family break-up, low productivity, a deteriorating environment, the economic recession of the 1980s (including economic crisis and structural adjustment policies in the developing countries), the market transition in the former socialist countries, and “welfare reform” in the United States. The adverse effects of these factors on women are in turn exacerbated by intra-household inequalities which leave women unprepared for and especially vulnerable to socio-economic downturns, changes in marital status, or natural disasters.

The feminist approach to poverty focuses on the gender implications and social costs of poverty. They include the growing involvement of women and children in the informal economy; differential treatment of girls and boys in households; pressure to get girls married off quickly; higher school drop-out rates for girls; less control over fertility; and recourse to prostitution. Studies on female poverty have given rise to policy recommendations that there be poverty-alleviation or employment-generation programs designed specifically for women, or that households maintained by women alone be targeted for social programs. Similarly, the Beijing Platform for Action calls on governments to “Formulate and implement, when necessary, specific economic, social, agricultural and related policies in support of female-headed households;” (United Nations, 1995, p. 41). It also calls on governments to

Analyse, from a gender perspective, policies and programs -- including those related to macroeconomic stability, structural adjustment, external debt problems, taxation, investments, employment, markets and all relevant sectors of the economy -- with respect to their impact on poverty; on inequality and particularly on women; assess their impact on family well-being and conditions and adjust them, as appropriate, to promote more equitable distribution of productive assets, wealth, opportunities, income and services; (United Nations, 1996, p. 40).

⁴ Male outmigration does bring in remittances to the sending country, but it may also lead to

Feminist approaches to women's poverty begin with the premise that pervasive gender inequalities and biases within households, labor markets, legal codes, and political systems throughout the world, render women more vulnerable than men to poverty (e.g., Meer, 1990). Considering also the "feminization" of part-time, temporary, and low-income jobs as well as of unemployment (see Moghadam, 1995 and 1999), it is clear that the category "working poor" refers to women as well as to men. And given the links between mother's poverty and children's poverty, WID/GAD specialists call for gender-aware analyses, economic and social policies, development projects, and poverty-alleviation projects (e.g., Buvinic, Lycette & McGreevey, 1983; Bell 2004). What needs to be stressed, however, is that the relationship between poverty and gender is mediated by such variables as class, demographic changes, and public policies. In particular, the feminization of poverty is intimately linked to the economic and social policy regime of any given society, as well as to trends in women's employment, wages, and household headship.

Female-Headed Households and Women's Poverty

The term "feminization of poverty" originated in the United States in the late 1970s, when it was discovered that the fastest growing type of family structure was that of female-headed households (Pearce, 1978). Moreover, because of the high rate of poverty among these households, their increase was mirrored in the growing numbers of women and children who were poor. By the mid-1980s, it was believed that almost half of all the poor in the U.S. lived in families headed by women in various stages of the life-cycle. According to one study on the subject, in 1984, 16 percent of all white families, 25 percent of all families of Hispanic origin, and 53 percent of all black families were headed by women (Gimenez, 1987). In the same year, the poverty rate for white, Hispanic-origin and black female-headed households was 27.1 percent, 53.4 percent, and 51.7 percent respectively. Poverty also seemed to be affecting older women: in 1984, the median income of women 65 years and over was \$6,020, compared

abandonment of wives and children.

with \$10,450 for men in the same age category, and 15 percent of all women age 65 and older had incomes below the poverty line (Gimenez, 1987). The U.S. studies pointed out that although historically class and race had been the principal structural determinants of poverty, the increasing tendency of women to seek jobs or to maintain households alone had introduced a new variable into the equation: gender. Thus:

[F]or men, poverty is often the consequence of unemployment and a job is generally an effective remedy, while female poverty often exists even when a woman works full-time. ... Virtually all women are vulnerable -- a divorce or widowhood is all it takes to throw many middle-class women into poverty" (cited in Gimenez, 1987, p.7).

Demographic factors contributing to the increase in female-headed households in the United States include changes in mortality and life expectancy, marriage rates, divorce and separations, and out-of-wedlock births. Studies have pointed to the fact that poor young women, particularly minority women, are more likely to become single mothers; indeed, in the United States, teenage motherhood is one of the correlates of poverty. Many studies have noted that the level of child support that women receive from their children's father is very low, and that in the United States, welfare payments and family allowances are not as generous as in other industrialized countries (see Kamerman & Kahn, 1995). The intergenerational transmission of poverty (i.e., from mothers to daughters) is characteristic of households maintained by women who have had early childbearing experience and incomplete secondary education (Furstenberg et al., 1987). Members of such female-headed households also experience difficulties in the labor market; because of their incomplete education, they face the availability only of poorly-paid jobs without benefits. The lack of affordable childcare compounds their difficulties.

U.S. census data showed that between 1966 and 1986, women consistently represented the majority of the poor population (56-57 percent female and 42-43 percent male). This was in part due to

the lower wages earned by women compared with men. By the mid-1990s, about 20 percent of all U.S. households were headed by women, and of these, some 39 percent were below the poverty line.⁵ In 2000, the U.S. poverty rate was about 13 percent; that is, there were over 34 million impoverished individuals, and the majority of the poor are women and children. Even some workers with full-time, year-round labor force attachment earned poverty-level wages. One of the highest poverty rates occurred among female-headed households with no husband present, especially among African-American households. In 1994, some 16 percent of the population, or 38 million women, men and children were without health insurance; that figure grew to 41 million in 1999. Following “welfare reform”, the number of welfare recipients has continued to decline, but poverty rates – particularly for single mothers and children – have surged. In August 2004, the government reported that the number of families in deep poverty rose 10 percent, to 3.2 million in 2003. The percentage of single-mother families living in poverty also jumped, to 28% from a recent low of 25.4% in 2000 (Witte 2004).

The Situation in Developing Countries

At the same time as the U.S. studies, WID research was focusing on female household headship and its importance to development planning, particularly in light of rural poverty and labor migration (Buvinic, Lycette & McGreevey, 1987; Buvinic & Youssef, 1978). Studies proliferated on female-headed households (FHHs) in sub-Saharan Africa, Latin America, and the Caribbean and to a lesser degree, in South Asia (e.g., Chant, 1985; Dwyer & Bruce, 1988). These and other empirical studies found that women who head households have greater constraints in obtaining resources and services in housing and agriculture. Because women have less access to land, credits, capital, and jobs with good incomes, and

⁵ According to the UN’s *The World’s Women: Trends and Statistics 1995*, 32 percent of all U.S. households are maintained by women. According to the Women’s Bureau of the U.S. Department of Labor, the figure was 17.6 percent in 1992 (see “Facts on Working Women: Women Who Maintain Families”, June 1993, via Internet).

because they are likely to have dependent children, they are disadvantaged and more vulnerable to poverty. The WID studies thus recommended that poverty-alleviation policies explicitly target FHHs.

By the late 1980s it was estimated that of the world's total households, female-headed ones constituted 17-28 percent (Todaro, 1989). In countries as disparate as the U.K., Norway, Sweden, Germany, the Czech Republic, Viet Nam, Zimbabwe, Uruguay, Chile, and Hong Kong, female-headed households represent 22-32 percent of the total (United Nations, 1995a). In the 1990s, the average proportion of FHHs was highest, at 35 percent, in the Caribbean, where consensual and visiting unions are prevalent. In Sub-Saharan Africa there was considerable diversity -- from 10 percent in Niger and Burkina Faso to 46 percent in Botswana and 40 percent in Swaziland (United Nations, 1995a). In Ethiopia, estimates of FHHs in urban areas ranged from 35 to 50 percent (World Bank, 1992). According to the UN's economic commission for Latin America and the Caribbean (ECLAC), the tendency towards an increase in FHHs was very marked during the 1980s in urban areas in Latin America, and "it is highly probable that the trend will be maintained throughout the 1990s. Between 1980 and 1992, of total urban households the percentage headed by women increased in 10 out of 12 countries" (ECLAC, 1995, p. 70). In 1992, the proportion of all urban households headed by women ranged from 17 percent in Mexico to 28 percent in Honduras.

Countries in the Middle East, North Africa, and South Asia report smaller percentages, although studies have found de facto FHHs in many low-income neighborhoods in Cairo to be as high as 29 percent, and there are high rates of female headship in Yemen (Power, 1993; Bibars 2001).⁶ On the other hand, the proportion of female-headed households may be underestimated in some societies. For example, in Afghanistan, it is not desirable or possible for women to admit to maintaining a household alone. As in India, where the status of widows is precarious and low (Chen and Drèze, 1995), Afghan widows are socially ostracized and many experience deprivation (Moghadam, 1993; 2002). In Iran, according to the

⁶ In Taiz and Ibb governorates in Yemen, about 30% of the households are headed by women -- a function mainly of the outmigration of men. See Power, *The Report on Rural Women Living in Poverty*, p. 6.

1991 census, out of 10.8 million households, just six percent were headed by women; 80 percent of the women heading households were widows (Islamic Republic of Iran, 1995, p. 36). As only 26 percent of the female heads were literate and fully 88 percent of the FHHs reported no economic activity outside the home, it appears that older women of the lower-income groups predominated. It is unclear if they were receiving financial assistance from relatives, state welfare agencies, private charitable foundations, or some combination.

What are the reasons behind the proliferation of FHHs? They vary, but in Europe and the United States an important reason has been the greater longevity of women compared with men, and the large percentage of women aged 60 and above (United Nations, 1995a). Another reason, pertinent to these regions, is the greater social acceptability of single mothers, female participation in the modern economy, and access to housing. Who constitute female-headed households? It is helpful first to distinguish between de jure and de facto FHHs. De jure FHHs maintain their households alone, while de facto FHHs may include men who are unable or unwilling to work. Female-headed households may consist of elderly women (widowed or divorced) with no dependents, or younger women (divorced or never-married) with dependant children. FHHs may be permanent or transitory or embedded in a wider kin network of support. They may represent family breakdown or a conscious lifestyle choice. The majority of women in FHHs in developing countries are widowed, and to a lesser extent divorced or separated. In the developed countries most female-headed households consist of women who are never married or who are divorced. Perhaps because of flexible definitions of female headship, as well as inadequate data, estimates on the extent of FHHs tend to vary.

Are woman-headed households invariably over-represented among poor households? According to IFAD, "Female-headed households dominate the poverty statistics" (Power, 1993, p. 27). According to Indian economist Gita Sen, "Among households, based on any criteria, female-headed households tend to be the poorest" (Sen, 1991, p. 1). Certainly in India, where FHHs are predominantly those of widows, and where Chen and Drèze (1995) note that widowhood is identified as a cause of deprivation, this would

appear to be the case, and would justify targeting of widows and of FHHs for social assistance. Lipton (1994) argues that Indian women are not over-represented in poorer households or among heads of households that are more likely to be poor, but notes that widow-headed households with no adult male rely extensively on child labor. In Egypt, where chronic poverty affects a very large population, especially in the south, widows and FHHs are worse off than MHHs (World Bank, 1991; Bibars 2001). Koc (1998) finds that in Turkey FFHs are not a homogeneous group, but the majority consist of previously married women who are very poor and very vulnerable. In Zimbabwe, as in many sub-Saharan African countries, women are less likely than men to own land, with the result that female-headed households are likely to be poor. Their low involvement in wage employment also renders them more vulnerable (Kanji, 1994; Government of Zimbabwe, 1995).

National reports prepared for the *UN's Second Review and Appraisal of the Implementation of the Nairobi Forward Looking Strategies* offer additional information. In the European welfare states, and especially in the Nordic countries, "the feminization of poverty has not been a burning issue" (United Nations, 1995b, p. 4). Nonetheless, the poverty rate among households headed by women seems to be higher than among households headed by men. In Norway, for example, 13 percent of all households headed by women lived below the poverty level, compared with only 5 percent of those headed by men (United Nations, 1995b). The situation was more severe for women in developing countries. Ghana's national report commented on "the phenomenal increase in the proportion of female-headed households in the country" -- 35 percent of total households at the end of the 1980s (cited in United Nations, 1995b, p. 10). Most were headed by women who did not receive any remittances from men, and they were characterized by a high dependency ratio. Kenya and Namibia both reported high rates of FHHs, 30 and 40 percent, respectively. The national report of Kenya indicated the highest absolute poverty rates among households headed by single women, namely 52 percent as compared with 44.3 percent for households headed by single men (United Nations, 1995b).

Buvinic and Gupta (1994) addressed the issue of female headship as an indicator of poverty through an analysis of 65 studies carried out between the 1980s and early 1990s on countries in Latin America, the Caribbean, Asia, and sub-Saharan Africa. Sixty-one of the studies examined the relationship of female headship to poverty, and the majority concluded that woman-headed households are over-represented among the poor. There are, of course, exceptions. Data from the Philippines showed that FHHs were relatively well-off, when compared with Thailand, which may be related to the prevalence of the extended family that shelters subfamilies formed by single mothers and children (Buvinic & Gupta, 1994). In Argentina and Chile households headed by widowed and divorced women seemed to be relatively well-off. But in general, FHHs tended to be poorer because of their higher dependency burden, because of the gender-related economic gaps, and because of the greater time and mobility constraints women face (see also ECLAC, 1995, p. 70). The studies discussed by Buvinic and Gupta also found that children in FHHs work more often than children in other households, with potentially negative long-term implications for their welfare.

Some World Bank poverty assessments found additional exceptions to the general pattern of vulnerable or poor female-headed households. In Indonesia and Viet Nam, women and female-headed households were not worse off than men (World Bank, 1990a, 1995b). Female-headed households in Morocco were slightly over-represented among high-income households (World Bank, 1994); this may be because of the greater likelihood of elite Moroccan women to establish their own households. A study of FHHs in Jamaica found that their tendency to be poor was “not strong enough to warrant the application of female headship as a targeting indicator. Indeed, using female headship as a criterion for targeting social programs for the poor in Jamaica will reach only 50 percent of the poor. In contrast, targeting rural households will reach almost 87 percent of the poor” (Louat **et al.**, 1992, p. 20). Varley (1996) stresses the diversity of female-headed households and the different income levels that may be found among them. Chant (1997, p. 18) argues that “life for the members of female-headed households in Mexico, Costa Rica and the Philippines does not compare unduly unfavourably with their counterparts in male-headed units,

... female household headship may sometimes be a positive strategy for survival.” Some FHHs may be worse off in income terms, she maintains, but not necessarily in capabilities and decision-making. ECLAC’s production of gender-sensitive indicators, published in the July 2002 edition of the *Demographic Bulletin*, shows that the proportion of females below the poverty line is higher than that of males in the majority of cases (taking urban and rural as separate cases). However, in about half the cases where the proportion in poverty is higher for women, men’s proportion is not significantly lower. These figures suggest that the feminization of poverty is present in some countries in Latin America, but by no means all (UNIFEM 2002: 60).

Intra-household Inequalities

The unequal allocation of resources within households began to receive considerable attention in the late 1980s, based largely on ethnographic and demographic studies from South Asia. In their 1989 book, Drèze and Sen referred to “the systematic deprivation of women vis-à-vis men in many societies (particularly that of girls vis-à-vis boys)” and stated that “there is a fair amount of evidence in that direction from many parts of the world, including South Asia, West Asia, North Africa, and China” (Drèze & Sen, 1989, p. 51). In these regions sex ratios were very skewed, showing a large male population and a shortfall in the female population. This suggested the presence of anti-female discrimination in health and nutrition, originating within the household, along with female foeticide. Sub-Saharan Africa, on the other hand, did not exhibit systematic anti-female bias through an adverse sex ratio. (Its high rates of infant and maternal mortality probably were a function of poverty, famines, and lack of access to health care rather than intra-household sex bias). Similarly, in southeast Asia, male-female ratios were not adverse, probably reflecting, as in Sub-Saharan Africa, the value accorded to female labor and to women’s economic contributions across the life-cycle (notwithstanding women’s considerably lower earnings). These regions do not exhibit the “missing women syndrome” associated

with east, south, and west Asia. According to Drèze and Sen, there is a demographic shortfall of about 10 million women in India.

Drèze and Sen explained the cross-regional differences in the sex ratio in terms of “opportunities for getting outside work and paid employment” and the perception of “who is ‘contributing’ how much to the joint prosperity of the family.” Combined with the perception of the greater “investment value” of the survival of boys in comparison with girls, these factors led to a situation of extreme vulnerability for the girl-child and the adult woman. Intra-household inequalities and son preference in many parts of Asia were linked to the perception that boys and men contribute more to the household economy and that boys can be counted on for old-age security of parents; in contrast, women are perceived to either contribute less in terms of their labor and income-generating capacity, or to be a drain on the household budget because of the costly requirements of marriage. These economic calculations, coupled with gender concepts regarding the importance of marriage for women, led to under-investment in girls relative to boys, especially in India, Bangladesh, Pakistan, and Afghanistan.⁷

The unequal allocation of resources within households resulting in differential allotments of nutrition and healthcare that reflect the perceived inferior short-term and long-term value of females is one form of intra-household inequality. There are other forms of intra-household unequal distribution which do not necessarily lead to the “missing women” syndrome analyzed by Dreze and Sen, but which do result in a perpetuation of female disadvantage and a vulnerability to destitution in extreme situations

⁷ It should be noted that this is variable by social class, and that households characterized by higher incomes and higher educational attainment of both parents exhibit considerably less unequal investments in girls’ and boys’ education. Furthermore, the tendency for more and more females to complete schooling and enter and remain in the paid labor force, often contributing to the household budget while unmarried and providing financial support to their parents later in the life-cycle, along with male unemployment and the erosion of men’s wages, could be leading to a change in the perception that only males provide old-age security for parents and that daughters are a financial drain.

On the other hand, researchers have suggested that China’s one-child policy and its household responsibility system are at cross-purposes, encouraging female foeticide. [See Gale Summerfield]

at various stages in the life-cycle. For example, in culturally conservative environments, intra-household inequalities may take the form of gender-differentiated decisions on the part of parents regarding education and marriage of their children. Boys may be favored over girls for completion of secondary school and travel to the “big city” for higher education; girls may be allowed only partial education or the completion of secondary school at a nearby school, during which time they are being prepared for marriage. Depending on social class location and the attitudes of the husband and in-laws, completion of schooling or continuation in higher education may or may not take place after marriage. Depending also on the same factors, the married woman may or may not seek employment and earn an income of her own. In some contexts, money earned by females producing, for example, carpets or handicrafts for the market, may be handled by the males in the family. Family laws, as well as cultural norms, may require that women obtain the permission of their fathers, brothers, or other male guardian to seek employment or stay in a job. Elsewhere, women may be economically active, but devoid of the legal right to own or inherit property. The partial education of females, absence of employment skills and experience, the lack of property and income, and the tendency to have larger numbers of children leave women and their children highly vulnerable to impoverishment in the event of divorce, abandonment, widowhood or economic crisis. In countries where the “male breadwinner/female homemaker” ideal prevails, reliance on a single (male) wage-earner is risky, especially in households where dependency ratios are high and incomes low. Women’s lack of control over their fertility may impede the struggle against maternal and child mortality.

These “cultural patterns” may themselves be the product of poverty, but they also perpetuate household and community poverty. Moreover, by keeping females locked into a patriarchal family situation, they deny women and girls basic human rights.⁸

⁸ Muslim family law requires that men provide for their wives and children, and the wife is entitled to a dower (*mahr*) upon marriage, which acts as a sort of social insurance in the case of divorce or widowhood, and may be deferred or paid in full. Yet in poor households, the amounts are negligible. Moreover, if divorce is initiated by the wife, she loses her right to the dower – she must return it or forfeit

Pakistan is among those Asian countries where the sex ratio is unbalanced and there is a shortfall of women (90 girls are born per 100 boys), the age of marriage is low and the fertility rate is high, the majority of women remain illiterate, the paid labor force is largely male, and women are economically dependent upon men.⁹ Lower-income households seek care more often for males than for females (Gertler & Alderman, 1992). Women are extremely circumscribed by law and by custom regarding marriage, divorce, inheritance, and mobility. In 1985 a national commission investigating the status of women concluded that: “The average woman is born into near slavery, leads a life of drudgery, and dies invariably in oblivion. This grim condition is the stark reality of half our population simply because they happen to be women” (cited in Weiss, 1994, p. 426). Outside of the small elite, which has produced outspoken feminists and well-known scholars as well as a prime minister, the vast majority of Pakistani women, especially rural women, suffer intra-household inequalities, a discriminatory legal system, and extreme poverty.

Another example from Iran may not be as extreme, but it does illustrate intra-household inequalities. A study of a farming region in Kerman province that specializes in pistachio cultivation found a rigid gender ideology and division of labor. A lower value was assigned to women’s work (pistachio processing) compared to men’s work (ploughing, irrigating, pruning, tractor-driving, land repair) and thus to the marriage of a girl as compared to a boy. For infants and children under 6 years, nearly twice as much was spent on healthcare for boys compared to their female siblings. On average boys had completed 6 years of schooling, compared to the nearly 3 1/2 years which the girls had

it in exchange for the divorce. In Egypt, *khul* divorce, which was seen as a victory for women, in fact came with this particular string attached. In Iran, in addition to the dower, the divorced wife is entitled to compensation for her years of marital service (*ojrat-ol mesl*). Yet there is no data on the extent to which women have received this.

⁹ See World Bank, *GenderStats* (<http://devdata.worldbank.org/genderstats>), country profile of Pakistan. In 2000, the illiteracy rate of women over age 15 was 72% (compared to 42.6% for men), and the illiteracy rate of females aged 15-24 was 58% (compared with 29% for women). The contraception prevalence rate was only 28% among women.

achieved. Nearly twice as much was spent on clothing for teenage boys as for their female counterparts. And while the father, who earned more, was responsible for providing the necessary expenses for a son's wedding, provision of a daughter's trousseau was the responsibility of the mother, who earned much less. Whereas the boys were given pocket money, any earnings by the girls were handed over to their mothers. Moreover, whereas the rural men allocated part of their earnings for tobacco and opium, the women spent their earnings on the household. These manifestations of intra-household inequality were the result of the "removal of women from field labor and their gradual confinement to the domestic sphere", even though their wages from seasonal work in the harvest and post-harvest operations, not to mention cooking, cleaning, care-giving, and so on, were important to household survival (Razavi, 1992).

These examples confirm Drèze and Sen's conclusion that "greater involvement with outside work and paid employment does tend to go with less anti-female bias in intrafamily distribution" (Dreze & Sen, 1989, pp. 57-58).¹⁰

What economists call "intra-household inequalities" are also referred to as patriarchal family structures. In some cases (e.g., Pakistan, Bangladesh, parts of the Middle East), these inhibit the availability of women for paid work. In other cases (e.g., Thailand), daughters acquiesce to parental pressures to contribute to the household by working in factories – or in prostitution. Some feminists therefore argue that that women's poverty is deeper than that of men due to the inability of poor women to seek paid work or to control and dispose of their own income, and because women are not able to exercise rights of ownership and use of resources, including labor, to the same degree as men (Kabeer, 1991).

¹⁰ Indeed, there are advantages to children when mothers control their own income. Studies show that "The income of women is associated with higher per capita calorie and protein intake by household members and these income effects are significantly larger than those for men" (Thomas, 1992: 44; see also Garcia and Senauer, 1992). However, some preliminary studies in India have found exceptions to this general pattern. See Berman (1992).

It is important to note that intra-household inequalities interact with extra-household factors to shape the opportunity structure for women and girls. These larger factors are socio-economic structures and conditions, public policies, the legal framework, and the prevailing gender ideology. Relevant questions are: what is the overall social structure and the system of production and distribution? What are the dominant concepts of male and female roles and entitlements? How do the various legal codes, such as the constitution, family law, labor law, and criminal code, define the status of women and the rights of girls and women, and what recourse do women and girls have to legal literacy and to justice? Is schooling available, compulsory, and free to girls? Is healthcare available and affordable? Are there employment opportunities for young women? Is childcare available for working mothers? Is there a system of old age security provided by the state? Although intra-household inequalities and patriarchal family arrangements render women and girls highly vulnerable to impoverishment, these household dynamics are themselves affected by the broader socio-economic and political context.

The patriarchal structures within families that are reflected in unequal resource allocations to males and females may be undermined by new socio-economic conditions and policies, or may be perpetuated by them. If, for example, economic policies created opportunities for women's recruitment into growing industries at good wages, these policies would not only be poverty-alleviating but would contribute to women's empowerment and the realization of their human rights. If, on the other hand, new economic policies led to austerities and further impoverishment, this would have the effect of exacerbating household inequalities and discrimination against women and girls. There is evidence from various parts of the world that neoliberal economic policies have had adverse social effects on all but the high-income social groups, and they have been especially onerous on women and girls. In the 1980s, structural adjustment policies in developing countries increased pressures on the poor and low-income households. Later, the post-socialist market transitions created large populations of impoverished women and men.

Structural Adjustments, Growing Inequalities, and Women's Poverty

Structural adjustment policies, which were a stage in the worldwide establishment of neoliberalism, have been controversial in the development community, and have been criticized especially vehemently by WID/GAD specialists and activists for their adverse effects on the poor and on women. The now-classic UNICEF study, *Adjustment with a Human Face* highlighted the social costs of adjustment and provided empirical evidence of the deterioration of social conditions in ten countries undergoing adjustment (Cornia, Jolly & Stewart, 1987). Liberalization of prices and trade, reduction of government expenditure and deficits, increasing the cost and/or reducing the level of public services, privatizing state-owned enterprises, and introducing value-added taxes – these policies have had differential impacts on the various categories of the poor. The changes in food prices particularly affected the “borderline” poor, increasing their vulnerability. Higher prices, lowered wages, and unemployment led often to the impoverishment of the working classes, giving rise to the “new” poor or the “working poor”. What is more, the plight of the “chronic” poor was exacerbated by the changes in prices, wages, and public expenditure (Moser, Herbert & Makkonnen, 1993). As a result of such outcomes, studies of the micro-level impact of structural adjustments in prices, wages, employment, and public expenditure concluded that major compensatory interventions were necessary. These included “social safety nets” such as nutrition and food assistance, employment- and income-generation projects, social funds, and social and economic infrastructure interventions.

In the early 1980s, critical voices were heard arguing that adjustment and stabilization programs in developing countries were having adverse effects on women. In September 1982 the UN Division for the Advancement of Women (then based in Vienna), organized an expert group meeting on Women and the International Development Strategy. One of the participants, Margarida da Gama Santos, a senior economist with the Ministry of Industry in Portugal, prepared a prescient paper outlining the likely impacts of adjustment policies on women's employment patterns and on their household responsibilities (da Gama Santos, 1985). WID/GAD specialists then argued that structural adjustment policies -- with

their attendant price increases, subsidy elimination, social service decreases, and introduction or increase of user fees -- heighten the risk and vulnerability of women and children in households where the distribution of consumption and the provision of healthcare and education favor males or income-earning adults (Elson, 1992). Structural adjustment causes women to bear most of the responsibility of coping with increased prices and shrinking incomes, since in most instances they are responsible for household budgeting and maintenance. Rising unemployment and reduced wages for males in a given household lead to increased labor-market activity on the part of women and children. Household survival strategies include increases in the paid and unpaid labor of women. As Standing noted in a seminal paper, the “feminization of labor”, or the increasing participation of women in low-wage industrial and service jobs, was taking place in the context of the flexibilization of labor markets in a neoliberal policy environment (Standing, 1989).

The literature dealing with structural adjustment and women consists of empirical studies focusing on the unequal distribution of the burden of adjustment between men and women (Beneria & Feldman, 1992; UNICEF, 1989; Afshar & Dennis, 1992), and theoretical studies that challenge the presumed gender-neutrality of the theoretical and policy models themselves (*World Development*, 1995, 2000). There is consensus in the WID/GAD literature that structural adjustment has led to increased income inequality, tendencies towards social polarization, shifts in control over resources, and biases in the distribution of the costs of adjustment at the household level (Sparr, 1995). One study found that the combined effects of economic crisis and structural adjustment in Peru had led to a significant increase in poverty, but that the effects were worse for female-headed households than for male-headed households. According to Tanski, citing an official study: “In 1985-86, 16.9% of all male-headed households were poor and 17.4% of all households headed by women were poor. In 1990, 43.5% of all households headed by males were poor and 47.5% of all female-headed households were poor. ... At the same time, there was a 1.2% increase in the proportion of households headed by females” (Tanski, 1994, p.1633).

In Argentina, Brazil, Chile, and Mexico, where gender inequalities were pronounced in labor markets, and where neoliberal economic reforms led to increases in poverty, research found that poor women were worse off than men, and households maintained by women were poorer than those maintained by men (World Bank, 1990b). Survey evidence from the Dominican Republic showed that during 1986-92, a period of adjustment, the number of FHHs living below the poverty line decreased by 7 percent, from 23-16 percent, and the number of male-headed households below the poverty line increased from 15 percent to 17 percent. At the same time, caloric intake increased marginally for MHHs but deteriorated significantly for FHHs (Haddad et al., 1995). It appears that the increase in female employment in the expanding export-processing zones were responsible for the decline in the poverty of FHHs. There was no explanation, however, for the widening of the gap in caloric intake between poor MHHs and poor FHHs.

The introduction of user fees for health and schooling had adverse effects on poor households in Indonesia, and one could assume that girls suffer more than boys do when decisions are made to withdraw children from school. The recent spike in child deaths in Cambodia has been attributed to the rising cost of privatized healthcare. According to the UNICEF study *Progress for Children* (2004), Asia's overall child mortality figure has dropped by more than 75% since 1960, but the rates have dropped by less than two percent annually over the last decade, compared to five percent throughout the 1960s and 1970s. Structural adjustment was instituted in Egypt in 1990, after which wages fell drastically, especially in sectors where women predominated. Poverty increased in Jordan after economic reforms began in the early 1990s, and a trend noted by researchers is the visibility of poor women hawking goods or begging (Moghadam, 1998).

There is some evidence that women were the special victims of the Asian financial crisis of the late 1990s. The crisis itself, as argued by economists Joseph Stiglitz and Jeffrey Sachs, was exacerbated by the IMF prescription of the usual austerity measures. Women in these countries, as elsewhere, continue to confront social barriers that crowd them into some industries and occupations, foreclose entry into

others, and generally push them onto the margins of economic life. Women are the last hired, the first fired, and the least likely to qualify for benefits by their employers or provided by their governments. Country papers circulated at the January 2000 consultation of the Bangkok-based Committee for Asian Women found that in Hong Kong, the female unemployment rate was as high as 25.8 percent and that women made up a high proportion of irregular workers; that during the crisis in South Korea many married women were made redundant or asked to resign from their jobs; that 2,000 Malaysian women were laid off when a world market factory in Penang closed its operations in January 2000; and that even before the crisis, Indonesian women experienced higher rates of unemployment as well as various forms of employment discrimination.¹¹

Why do economic crisis and structural adjustment hurt women more than they do men? One reason lies in the intra-household inequalities discussed above. As we have seen, in some parts of the world, and especially in patriarchal households, women do not enjoy the same relationship to their own labor as do men. They cannot organize and distribute their labor time as they see fit; they engage in considerable unpaid domestic labor; they may receive unequal amounts of food; and the products of their labor (including such products as handicrafts and rugs) are appropriated and disposed of not by themselves but usually by their husbands or fathers. Their labor time may also be organized by the elder or senior women in the extended-family household. Other reasons for women's greater vulnerability are economic and political. In sum:

- Customary biases and intra-household inequalities lead to lower consumption by and fewer benefits for women and girls among lower-income groups.
- Women's geographic and occupational mobility is constrained by family and childrearing responsibilities.

¹¹ "The Situation of Women Workers in Asia", excerpts from *Asian Women Workers Newsletter* [The Committee for Asian Women, Bangkok]. The article reported on country papers circulated in CAW's regional consultation, held in Bangkok 23-26 January 2000.

- The legal and customary frameworks often do not treat women as autonomous citizens but rather as dependents or minors -- with the result that in many countries, women cannot own or inherit property, seek a job, remain employed, or take out a loan without the permission of husband or father.
- Labor-market discrimination and occupational segregation result in women being concentrated in the low-wage secondary employment sectors, in the informal sector, and in the contingent of “flexible labor”.

The Post-Socialist Transition Economies

There has been consensus that poverty surged in the transition economies of Central and Eastern Europe and the former Soviet Union, including the Baltics and Central Asia. Unemployment, a decline in real wages, and the breakdown of the socialist welfare systems led to the rapid impoverishment of what in some countries was a majority of the population, particularly that part of it living in rural areas and small towns. In 1994 it was estimated that about 50 million “new poor” had been created, mostly in Russia, followed by Belarus, Lithuania, and Moldova (Milanovic, 1995; UNICEF, 1993 & 1994; World Bank, 1995c, p. 104). High poverty rates for children, higher rates and duration of unemployment among women (Moghadam, 1995, 2005) and a growing number of households headed by women in this region suggest that women account for a large share of those living in poverty.

Some statistics are instructive. In the mid-1990s, some 66.3 percent of the unemployed in eastern Germany were women; in Poland it was 54-58 percent, in Romania 60 percent, and in Russia 68 percent (down from a high of 72-80 percent in the early 1990s). In the Czech Republic, 13.2 percent of women were unemployed, compared with 2.2 percent of men (ILO, 1995; UN, 1994).¹² Throughout East Central Europe poverty increased as a direct result of job loss, the elimination of subsidies, the decline in wages,

¹² Country reports prepared for the Fourth World Conference on Women also contain information on women’s unemployment and poverty in Central and Eastern Europe and the former Soviet Union.

the rise in prices, and the erosion of the generous social protection of the past.¹³ In Russia, the poor were primarily families with two or more children, single-parent households (predominantly female), the unemployed, the elderly receiving a single and low pension, and women (World Bank, 1995a, p. ii; Mroz and Popkin, 1995). Given the high rates of unemployment among women, continuing inflation, and such demographic statistics as a larger female population (especially among pensioners) and a high percentage of households maintained by women alone, poverty has no doubt taken on a largely female face in Russia.

The low wages women have been receiving relative to men since the transition began also contribute to the feminization of poverty. According to the Moscow Center for Gender Studies, women's wages averaged 40 percent of men's in 1995, down from 70 percent during the Soviet era (*The Economist*, 1995). As in Russia, a consequence of the shrinking of the state sector and growth of the private sector in Estonia has been the widening of the wage gap between the sexes.¹⁴ In Poland, wages in the sectors of the national economy dominated by women fell far below lower those in male-concentrated sectors. What is more, in certain "defeminizing" occupations such as accounting, wages began to rise. In Shanghai, the income gap between men and women widened, as did the gap between older and younger workers, including older and younger women. In Bulgaria, the pauperization of some groups of the population became a serious social problem. Among the unemployed and pensioners, poor women

¹³ Apart from free health care and education, cheap housing and transport, the socialist system provided all kinds of family benefits. In-kind benefits included the provision (usually free) of creche facilities, kindergartens, day care centres, and school meals. Cash benefits included family allowances, a birth grant, maternity leave at full pay, parental or childcare benefits (a monthly payment to the mother after maternity leave, and usually until the child was three years of age), paid leave for the care of a sick child, various tax allowances and credits, and a death grant. See Sipos (1994).

¹⁴ According to Estonian economist Arvo Kuddo, women's average earnings in Estonia were 79.8% of those of men in December 1992, but by October 1994 they had dropped to 68.9%. This drop in women's earnings has occurred at a time when single-parent families may be as high as 38 percent. (Personal communication, WIDER Institute, Helsinki, March 1995.) In Russia, women's earnings are now only half of men's, according to the Center for Gender Research in Moscow.

constitute the largest group.¹⁵ Given that “the socialist middle classes (clerical staff, production workers, teachers, administrators, doctors) have all slid downwards” (Milanovic, 1995, p. 16), and given the large proportion of women among these occupational groups, it is no wonder that the feminization of poverty is of major concern in the former socialist countries. The national report of Kyrgyzstan prepared for the Second Review and Appraisal of the Implementation of the Nairobi Forward-Looking Strategies concludes that “the feminization of poverty has become the distinctive feature of the post-Soviet period”, and that elderly women constitute the majority of the poor (United Nations, 1995b, p. 50).

In Eastern Europe and the former Soviet Union, the feminization of poverty (and of unemployment) seemed to be a defining feature of the post-socialist environment. In both Viet Nam and China, economic reforms and rising prices resulted in declining school enrollments, especially among girls in poor households (World Bank, 1992a, 1995b). China’s “floating population” includes numerous migrant women workers with no access to schools, health care, and other necessary social and economic services (Riley 2004). In all transition economies, an observed phenomenon has been the dramatic increase in prostitution and trafficking in women. Economic decline and ensuing income poverty seem to have increased the dependence of women on prostitution. At the same time, sophisticated trafficking networks have formed, with women being prostituted to Asia and Europe (Landesman, 2004).

Prostitution and trafficking in women is tied to socio-economic factors (poverty, unemployment), “culture” (male dominance, low female status), and political factors (weak or complicit states, open borders, transnational criminal networks). Whatever the cause, the traffic in women is a major violation of women’s human rights.

¹⁵ Information on Poland from Renata Siemienska; on China and Shanghai by Juanhong Fei; on Bulgaria by Dobrinka Kostova; in papers prepared for the United Nations University’s WIDER Institute, Helsinki, Finland. Forthcoming in V. M. Moghadam, ed., *Transitions and Gender in the Former Socialist World: Market Reforms, Women, and Work* (under review).

Reflections on Women's Poverty: Class, Gender, and the State

Is the majority of the world's poor female? Are women poor because they are women, or because they are members of social classes that have seen incomes fall and have experienced marginalization and exclusion? Have economic crisis and structural adjustment been devastating for all women, or for women from certain social classes? What is the role of the state and its policies in mitigating downward trends in living standards and in meeting the basic needs and human rights of citizens, including women's human rights?

Methodological Issues

The above survey of the literature on FHHs, intra-household inequalities, and neoliberal economic policies suggests that attempts to assess the extent of feminization among the world's poor run into problems of inadequate data. As one study notes, it is an unusual household-level data-set that is nationally representative and contains gender-disaggregated information (Haddad, et al., 1995). Many poverty assessments, based on one-off household surveys, do not allow for either cross-national or time-series comparisons. Most of the World Bank's poverty assessments were not gender-disaggregated and were based on surveys that were not gender-aware. Many of the WID/GAD studies, as well as the UNICEF study cited earlier, relied heavily on community-based case studies, or were untrended. Ethnographic studies provide rich information, but such qualitative studies also do not allow for comparisons. Thus, we are left with statements such as the following: "Anecdotal evidence suggests that there is a substantial difference in income between [female-headed and male-headed households] in South Asia. However, no such disparities seem to exist in Southeast and East Asia" (Quibria, 1993, p. 10). The World Bank's PRSPs do not capture intra-household dynamics, and they continue to point out that FHHs

are particularly vulnerable, despite studies showing that these households may not be over-represented in poverty statistics (Sweden Ministry of Foreign Affairs, 2004: 41).¹⁶

Disagreements continue over whether increases in poverty have been caused by economic crisis or by structural adjustment policies, whether the poor are better off or worse off in an era of globalization, and whether women's poverty is explained more by pre-existing and initial conditions (including cultural variables) or by the gender and social biases of neoliberalism, or some combination. Definitional problems further complicate the study of female-headed households, the identification of target groups and appropriate policies. De jure and de facto FHHs, for example, may have different problems and needs. And, as we have seen above, not all female-headed households in all countries are poor. Women's unpaid economic activity, which is considerable in some parts of the world (e.g., Latin America and Sub-Saharan Africa) is invisible but may attenuate household and personal poverty. Such global variations, along with the methodological and data limitations, make comparisons and generalizations regarding the feminization of poverty or the welfare of female-headed households very difficult to make.

The Intersection of Class and Gender

Data limitations aside, it is not difficult to determine the links between women's poverty and existing social inequalities, or the need to acknowledge the intersection of class and gender in poverty research. Whether transitory and chronic poverty are defined by income and consumption (as in World Bank studies), or by lack of entitlements and capabilities, it is clear that poverty or vulnerability to poverty is characteristic of some social groups more than others. In any given society, women are distributed across different social classes and income/consumption categories, and experience different standards of living and quality of life.

¹⁶ The Millennium Development Goals indicators for Goal 1, eradicating extreme poverty and hunger, also are not designed in a gender-sensitive way, according to UNIFEM's *Progress of the World's Women* (p. 60).

In the industrialized world, the income earnings of highly-educated women in the labor force have contributed to the increase in the income share of households in the top quintile. In the United States, the earnings of well-educated and highly-skilled women -- combined with structural changes that have led to job losses in the manufacturing sector and deteriorating wages, along with a taxation system in which income is distributed in a less egalitarian manner than in Western and Northern Europe -- have resulted in a growing income disparity between the poorest and the richest households (US Bureau of the Census, 1996). The data make it clear that in the same way that some men have become impoverished while others have become wealthier, so have some women fallen into poverty while other women have become more affluent. What seems to be key is access to employment, some form of property, and social security -- themselves dimensions of social class. Because of class differences, some female-headed households may be more affluent than many male-headed households, as well as many other female-headed households.

However, it is very likely that *within* classes, gender matters. The significance of within-class gender differences and variations across different societies is an under-researched area. Households headed by women among the poor, near-poor, or working poor, may very well be more deprived relative to male-headed households where there is a lack of access to land or other resources (e.g., livestock), illiteracy or low educational attainment, poor wages or irregular employment, various types of discrimination against women, and inadequate or no social programs for women and children. Moreover, the poverty of women and girls within poor male-headed households may very well be more severe than that of men and boys, especially in highly patriarchal societies. The high rates of anemia among many poor women, as well as high maternal mortality rates and a sex ratio favoring men, would also suggest that the deprivation of women and girls among the poor is especially severe, at least in certain regions (such as south Asia). Certainly intra-household inequalities and gender bias against girls contributes to the vulnerability of females to acute and chronic impoverishment in some countries more than in others.

In developed countries, poverty is relative rather than absolute, severe intra-household inequalities do not exist, and women's educational attainment and participation in paid employment is high. Nevertheless, female-headed households may be more vulnerable to lowered standards of living, because of their higher unemployment rates and their lower incomes, relative to men. In countries where women's employment is not very extensive, such as in Austria and Italy, data from the Luxembourg Income Study found that the stability of marriage and low divorce rates constituted a factor behind the relative well-being of women and children. The other critical factor in the poverty or well-being of women from low-income households is the nature of the state, including the welfare regime, and the type of social policies available for women, children, and families.

The Role of the State

The state has an obligation to provide mechanisms for the realization of citizens' socio-economic as well as civil and political rights. In theory, the state is entrusted to utilize various forms of revenue (e.g., taxes, rents, tariffs) to ensure human development. And yet, states' capacity to willingness to do so varies across the world-system.

LIS papers have shown that greater institutional supports for working mothers in Europe is an important factor behind the lower incidence of poverty among such women; conversely, the absence of such supports in the United States renders propertyless women highly vulnerable to poverty. In the 1990s, whereas only 8 percent of female-headed households were living below the poverty line in Sweden, fully 39 percent were in the United States (Women's Bureau, Department of Labor, 1993).¹⁷ West and North European states, with their more comprehensive welfare regimes, have avoided the extent and depth of the feminization of poverty that exists in the United States (see Casper, McLanahan & Garfinkel, 1994; also see Casper & Sorensen, 1992). The state and public policies matter in developing countries, too. For

¹⁷ In the course of the 1990s, FHHs in the United States fared somewhat better, but still, in 2003, the proportion living under the poverty line was 28 percent. (This compared to 13.5 percent for male householder, no wife present.) See U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States: 2003* (Washington, D.C.: U.S. Dept. of Commerce, August 2004), p. 10.

example, both Mexico and Costa Rica implemented structural adjustment policies, but Costa Rica took a gradual approach to economic reform, one that also favored human development in general and women's welfare in particular. As the export sector grew, women's employment increased, but not at lower wage rates compared with other private sector jobs. Neither did women lose jobs in large numbers in the public sector. Finally, Costa Rica reinforced protective legislation for women. In stark contrast to Mexico, where women's total income declined from 71% of men's in 1984 to 66% in 1992, women's wages actually increased in Costa Rica, from 77 percent of men's monthly earning in 1987 to 83 percent in 1993 (UNDP, 1995).

Summary and Conclusions

This paper has argued that the growing visibility of women's poverty is rooted in demographic trends, "cultural" patterns, and the neoliberal economy. Trends in female headship, changes in the pattern and structure of employment, and the socio-cultural factors that continue to influence gender relations have led to inferences regarding the process of feminization. The "feminization of poverty" was coined to describe the expansion of poor or low-income female-headed households in the United States (and Latin America); in the developing world and the transition economies it is associated with the social costs of structural adjustment and market reforms. However, qualifications are in order regarding the relative weight of these factors.

Is the expansion of female-headed households behind the growth of women's poverty? Are FHHs the poorest of the poor across the world? We have seen that the available evidence is inconclusive for most regions, but strongest in the United States, where the feminization of poverty is associated with the proliferation of female-headed households among low-income women in a context of inadequate social supports. As we have seen, there is cross-regional variation in the economic status of female-headed households, based partly on the social policy or political regime, and partly on women's access to employment and property. I have also pointed out the variability of female-headed households and the

methodological and data problems in determining the incidence of female poverty and the extent of the feminization of poverty in developing countries.

Intra-household inequalities are found to exacerbate the vulnerability of women and girls. The problem seems to be most severe in parts of Asia (where son preference is pronounced), and may also vary by social class (where poor families may be more likely to discriminate between sons and daughters than more affluent families are). Women's greater vulnerability to poverty is associated with the existence of gender inequalities in household resource allocations and decision-making, in public policies, and in legal codes. Women are more vulnerable to poverty due to lack of property rights in land or access to employment, lower wages, illiteracy, early marriage and childbearing, lack of rights in divorce, incomplete education, and lower wages.

This paper has confirmed the poverty-inducing nature of neoliberal economic policies and their dire effects on women and girls. The implementation of neoliberal economic policies have contributed to increasing poverty and inequality, including increases in women's poverty. Economic changes have placed a heavy burden on women wage earners, mothers of small children, and women with family responsibilities.

Across the regions, poverty is experienced very differently: it may be absolute or relative, transient or chronic, shallow or deep. In general, those most vulnerable to poverty are propertyless men and women, especially in countries without a comprehensive welfare regime or a large, tax-paying employee class (as in most developing countries) or in countries with a minimal welfare regime or an inadequate social safety net to protect those who fall into poverty (as in the United States and Russia). In particular, women of the non-propertied and working classes are the most vulnerable to impoverishment, and the poverty of urban and rural poor women seems to be more chronic than that of poor men.

Thus, although the claim that the majority of the world's poor are women cannot be substantiated, the disadvantaged position of women is incontestable. We may conclude that globally, women are especially severe victims of poverty in at least three ways. First, gender inequalities and the

underachievement of women's entitlements and capabilities in many countries put women at a distinct disadvantage vis-à-vis men and in the face of a range of impoverishing conditions. They are also more vulnerable to highly exploitative conditions. Second, they work longer hours than men do at both productive and reproductive activities, and still earn less than men. Third, their capacity to lift themselves out of poverty is circumscribed by cultural, legal, and labor-market constraints on their social and occupational mobility. These "preconditions" are exacerbated by the neoliberal policy environment and unequal distribution of resources. For these reasons, poverty may very well be more chronic among women and more transient among men. The realization of women's human rights and their empowerment is thus a key ingredient of the larger struggle against poverty and for human rights.

It is therefore important to consider ways of reducing the deprivation experienced by poor women and the greater difficulties women face in lifting themselves, and their children, out of poverty. Across the globe, these would include well-designed social programs such as distribution of land, training programs, job-creation, employment services, access to housing, childcare facilities, and reform of discriminatory laws. Social welfare mechanisms need to be strengthened for all, but an effective long-term anti-poverty strategy should address itself to the enhancement of women's entitlements and capabilities, whether in male-headed or female-headed households.

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