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“The causes and outcomes of poverty are heavily engendered and yet traditional conceptualizations consistently fail to delineate poverty’s gender dimension, resulting in policies and programmes which fail to improve the lives of poor women and their families.”

Lourdes Beneria and Savitri Bisnath (1997)

Introduction

The relationship between gender and poverty is a complex and controversial topic that is now being debated more than ever before. Although much policymaking has been informed by the idea of feminization of poverty, the precise nature of the nexus between gender and poverty needs to be better understood and operationalized in policymaking. The difficulty originates from the different shapes and forms gender inequalities and poverty take depending on the economic, social and ideological context. Yet another difficulty involves the scarcity of gender disaggregated data for a number of countries.

For the last three decades, many women’s advocates have been arguing that women are poorer than men. The most common empirical expression of this idea is the concept of “feminization of poverty.”¹ This idea has become popular both in shaping analyses of poverty and poverty alleviation strategies. Thus, targeting women has become one vehicle for gender-sensitive poverty alleviation. Poor women have become the explicit focus of policymaking, for example, in the areas of microcredit programmes and income generation activities.²

However, the universal validity of the “feminization of poverty” is being empirically challenged. Although the idea that there are gender differences in experiences of poverty is not abandoned, a more nuanced and complex analysis of poverty and gender inequalities is emerging. This, in turn, is giving rise to a more gender-aware approach to poverty elimination strategies.

In what is to follow, we discuss first the earlier approach to “women and poverty,” which has focused mostly on female-headed households (FHHs). Next we address the various new conceptualizations of poverty and their relevance for understanding the linkages between gender and poverty. We conclude with a discussion of policy implications and examples of gender-aware anti-poverty programmes.

¹ For example, the idea of “feminization of poverty” informs one of the key policy goals of the Beijing Platform for Action of the Fourth World Conference on Women (FWCW).

² Such strategies include the examples of credit schemes for women or income generation activities for women that try to overcome gender biases in credit and other markets by focusing specifically on poor women. The Grameen Bank (Bangladesh) is one example of an institution that does its lending only to the poor. The great majority of Grameen Bank’s clients are poor women.

I. Women And Poverty: Are Women Poorer?

In the literature on poverty, one frequently posed question is: are women poorer than men? In these discussions, the concept of feminization of poverty is used as a short hand for a variety of ideas. It can mean either one or a combination of the following:

- a. Women compared to men have a higher *incidence* of poverty.
- b. Women's poverty is more *severe* than men's.
- c. Over time, the incidence of poverty among women is *increasing* compared to men.

In addressing women's poverty, many studies measure the incidence of *income or consumption poverty* among female-headed households and compares it to that of male-headed counterparts. The unit of analysis is the household and the incidence of women's poverty is conflated with the poverty of FHHs.

On a priori grounds, there are reasons to be concerned about the welfare of FHHs, since women are subject to discrimination in labour, credit and a variety of other markets and they own less property compared to men. In some societies, widows, divorced or abandoned women may be subject to social exclusion, isolation and harassment, making it very difficult for them to maintain a livelihood for themselves or their children. Women heads of households with young children may face great time constraints and may have to limit their work hours. Even though FHHs are a relatively small proportion of households, evidence shows that in the last 20 years, their share in the total is increasing in most regions of the world (Buvinic and Gupta 1997). This has been seen as evidence that women are becoming poorer over time relative to men.

The evidence on the comparative poverty of FHHs vis-à-vis male-headed counterparts is not universal, (Moghadam cited in UNDP 1997, Chant 1998, Gammage 1997). However, there is an association between female-headship and poverty. Buvinic and Gupta (1997) report that out of 61 studies on the relationship between female-headship and poverty, 38 found that FHHs are over-represented among the poor and 15 other studies found that poverty is associated with certain types of female heads or that the association emerged for certain poverty indicators. This is partly a reflection of the heterogeneous nature FHHs. For example, some of the households that are headed by women as a result of male migration may be relatively affluent if the remittances are high.

It has also been argued that it may be more meaningful to study *female-maintained* households as opposed to those headed by women (Gammage 1997). Female-maintained households are those in which women are the primary providers of the family. What is also necessary to understand is the *process* through which households become women-headed or female-maintained rather than viewing headship as a static indicator. When programmes targeting FHHs analyze the reasons for the rise, nature and vulnerability of such households, it has been possible to design effective anti-poverty programmes that target female headship as in the case of Chile's Women's National Service (Servicio Nacional de la Mujer, SERNAM) (See Box 1).

BOX 1: Chile: Targeting Female Headship for Combating Poverty

In 1991, as part of a pilot project, about 2,500 female-heads in poor communities in Chile received job training and other social services including child care, health services, house improvement and legal aid. Except for a small subsidy for transportation, no cash transfers were made. Rather than targeting welfare, the project aimed to enhance the productive potential of women by emphasizing the training component of the project. Having proved successful in targeting the poor and the female-heads, the project has been adopted at the national level and has become an important part of the government's strategy in combating poverty.

Source: Buvinic and Gupta (1997)

I. From Women and Poverty to Gender and Poverty

A. Engendering Poverty Analysis

The household-headship approach in the studies of gender inequalities and poverty resulted from the fact that the *household* has been the unit of analysis for studying poverty and female headship was the only gender-transparent factor in this approach (UN 1994, p. 32). This line of research has been very useful in revealing characteristics of households associated with the gender of household heads, such as differences in dependency ratios and time constraints. As the above example of Chile shows, it has been used for effective targeting. However, it also had the effect of disguising other types of linkages between gender and poverty. For example, it failed to address the poverty experienced by women in nonpoor households resulting from gender bias in the distribution of resources within households. Thus, gendered analyses of poverty need to go beyond household-headship approach.

At the microeconomic level, there is a need to understand the gender and age-based power relations within households, the mechanisms of cooperation and conflict as well as the dynamics of bargaining that shape the distribution of work, income and assets. Such processes of bargaining do not take place in a social vacuum, however. They are affected by social norms as well as the differential access to opportunities and resources men and women have outside the household.³ Therefore, the analysis also needs to be extended to the meso level, where the interaction of households and household members with a variety of other economic and social institutions such as the state or markets is studied. Often institutions, which are not inherently gender biased, are nonetheless bearers of gender bias. In a similar vein, engendering the macroeconomic level of analysis is equally important since the economic, social, political and ecological environments in which households maintain themselves or fall into destitution are shaped by macroeconomic policies.⁴

³ See Sen (1990), Agarwal (1997).

⁴ For examples of engendering macroeconomic analysis, see Cagatay, Elson and Grown (1995).

B. New Conceptualizations of Poverty

Poverty has been traditionally understood to mean a lack of access to resources, productive assets and income resulting in a *state* of material deprivation.⁵ Emphasizing deficiency in private consumption, poverty has been defined as private consumption per person falling below a particular level.⁶ In this approach, absolute rather than relative poverty has been the focus of attention.

Recently, the concept of poverty and the discussion of its *causal* explanations have been broadened.⁷ As the consumption/income approach to defining poverty has come under increased criticism, it has been suggested that in the analysis of poverty common property resources and state-provision of commodities should be taken into account and the concept of poverty should be broadened to include lack of dignity and autonomy.⁸ The inclusion of the latter in the meaning of poverty draws from the insight that being non-poor implies a “freedom from the necessity to perform activities that are regarded as subservient and (their) ability to choose self-fulfilling and rewarding life styles.”⁹

Baulch (1996) has proposed the following pyramid to schematize the range of poverty concepts, where PC is private consumption, CPR is common property resources, and SPC is state-provided commodities (Figure 1). Line 1 on top of the pyramid represents the narrowest definition of poverty while line 6, or the base of the pyramid represents the broadest. Referring to this pyramid, de Haan and Maxwell (1998, p. 4) liken the World Bank’s definition of poverty to the top of the pyramid and UNDP’s to the base because of the latter’s emphasis on human development.¹⁰

⁵ See Baulch (1996) for a discussion of the definitions of poverty.

⁶ The level may be set by the food energy method (FEM) or the purchasing power parity method (PPP). Whether the level is determined by FEM or PPP method, the underlying definition of poverty is a shortfall in private consumption. See Lipton (1997) about the six elements that constitute what he calls the “new consensus about poverty.”

⁷ As examples of the debates around the meaning of poverty and the debates around “The New Poverty Agenda,” see Baulch (1996), Lipton (1997).

⁸ See Jodha (1986) on common property resources.

⁹ (Baulch 1996, p.3).

¹⁰ “A caricature would be to say that the World Bank has adopted a definition of poverty that is close to the top of the pyramid and that UNDP, particularly through its work on human development (e.g., UNDP 1997), has adopted a definition close to the bottom.” (de Haan and Maxwell 1998, p. 4)

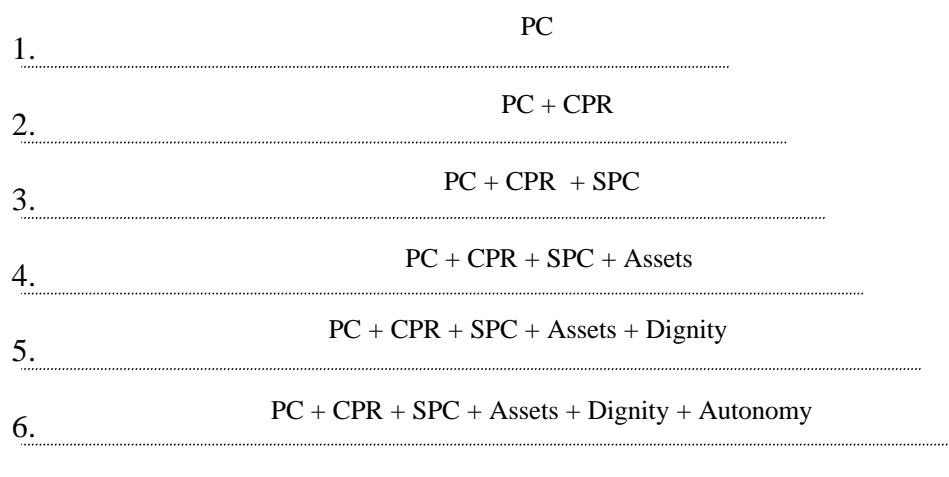


Figure 1: A Pyramid of Poverty Concepts. (Baulch 1996).

In these increasingly multidimensional conceptualizations, poverty is being viewed as a *process*, rather than as a static concept. For example, the poor, rather than being viewed as passive victims of society in need of handouts, are viewed as agents who struggle to cope with poverty with whatever assets they may possess. The emphasis is on the assets they own and resources they can access rather than on what they lack. Along these lines, in the literature that focuses on the coping mechanisms of the poor, the concept of assets has been extended to include social capital and household relations (Moser 1996, 1998).

Furthermore, new qualitative, as opposed to quantitative, approaches to poverty assessment have emphasized the poor's own criteria of poverty as well as their own solutions (Chambers 1996). The policy implications of this new approach have emphasized programmes that enable the poor to exercise their agency, their own solutions and creativity by creating an enabling environment as well as making available critical external resources such as credit. Empowerment of the poor is viewed as critical to the success of poverty elimination. Another recent approach, the social exclusion approach, emphasizes the importance of institutions and norms that exclude certain groups from a variety of social networks and the importance of social solidarity in sustaining livelihoods.¹¹ These new insights on poverty have far-reaching implications for analyzing the gendered nature of poverty as well as the relationship between gender inequalities and overall poverty levels.

C. From Consumption/income Poverty to Human Poverty

UNDP has contributed to these efforts both by broadening the discussions around the conceptualizations and measurements/assessments of poverty as well as by introducing new approaches to poverty elimination policies. Particularly, the capabilities/entitlements

¹¹ The social exclusion approach was first developed in France to address poverty in the context of Western Europe. It is increasingly being used for understanding poverty in developing country contexts as well. See ILO and UNDP (1996), UN (1997), de Haan and Maxwell (1998), de Haan (1998).

approach spearheaded by Amartya Sen, which constitutes the analytical basis of UNDP's *Human Development Reports* and the concept of Sustainable Human Development have helped broaden our understanding of poverty and vulnerability.¹² According to this perspective, poverty represents the absence of some basic capabilities to function. Functionings, in turn, represent "the doings and beings" of a person. Thus, "the capability approach reconciles the notions of absolute and relative poverty, since *relative deprivation* in incomes and commodities can lead to an *absolute deprivation* in minimum capabilities." (UNDP 1997, p. 16, emphasis added).

UNDP bases the concept of *human poverty*, which was introduced in the 1997 *Human Development Report*, on the capabilities approach. As distinct from income poverty, human poverty refers to the denial of opportunities and choices for living a most basic or "tolerable" human life. It, therefore, takes into account more than the minimum necessities for *material* well-being and views poverty as multidimensional. The Human Poverty Index (HPI), also introduced in the same report, measures deprivation in basic human development, i.e., a short life, lack of basic education and lack of access to *public* and *private* resources. Although human poverty is related to income poverty, the two concepts are not the same. Measurements of income poverty, such as the head-count ratio (HCR), focus on levels of absolute income poverty, while the HPI focuses on capabilities such as access to clean water, health services and the level of literacy.

Focusing on the concept of human poverty helps us see the causes of poverty, not merely its symptoms. Quantitative measures such as the HCR implicitly treat households as harmonious units and limit our understanding of gender and poverty. Just as growth-based approaches to poverty alleviation assume that the benefits of growth automatically trickle down to poor households, consumption/income approaches to poverty assessment assume that the benefits of an income increase in poor households trickle down to all members equally. However, households exhibit conflict and inequality as well as cooperation and sharing.¹³

Thus, the concept of human poverty has been helpful in shedding light on the relationship between gender inequalities and poverty. Although households are still very important as units of poverty analysis, the human poverty concept makes it possible to disaggregate the household and analyze the relative poverty or well-being of household members. Such an approach focuses the discussion on gender differences in deprivation in basic education (illiteracy) health services and life expectancy (short lives) and the socially constructed constraints on the choices of various groups such as women or lower castes. Poverty eradication is an aspect of human development, which is defined as "a process of enlarging people's choices" (UNDP 1990).

D. Are Women Poorer?: Revisiting the Question from a Human Poverty Perspective

¹² As an example, see Sen (1981). Vulnerability is not synonymous with poverty. Most poor people are vulnerable, but not all vulnerable people are poor. Persons who are not in a state of material deprivation may, nonetheless, be vulnerable to poverty. For example, married women who are not participating in paid labour or have productive assets may be vulnerable to poverty in case of widowhood, divorce or separation even if they are not "poor" by a variety of criteria. The concept of vulnerability involves being at risk of becoming poor as a result of natural or socially induced crises. It is associated with insecurity and defenselessness in the face of crises. See Chambers (1989).

¹³ See Sen (1990) and Agarwal (1997).

Revisiting the question “are women poorer?” from a human poverty or capabilities perspective, makes it possible to see that women are indeed poorer in most societies in many dimensions of capabilities such education and health, but not necessarily in terms of life expectancy, although there are also societies in which women’s life expectancy is shorter than men’s due to maternal mortality or child mortality that may result from biases against girls’ health and nutrition needs. Resource allocation within households is often biased against girls and women.

In addition, it is harder for women to *transform* their capabilities into incomes or well-being.¹⁴ Gender inequalities in the distribution of income, access to productive inputs such as credit, command over property or control over earned income, as well as gender biases in labour markets and social exclusion that women experience in a variety of economic and political institutions form the basis for the greater *vulnerability* of women to chronic poverty. Across a wide range of cultures and levels of economic development, women tend to specialize in unpaid reproductive or caring labour compared to men, who tend to specialize in paid production activities. Women’s combined paid and unpaid labour time is greater than men’s (UNDP 1997). Although it is often stated that labour is the poor’s most abundant asset, women are relatively *time poor* and much of their work is socially unrecognized since it is unpaid. Furthermore, when women are in paid work, the return to their labour is lower than the return to men’s labour. Thus, women on average work more, but have less command over income as well as assets. Nor do they always have control or command over their own labour. In some cases, men may forbid their wives from working outside the household and seclude them.¹⁵ In other cases, men may extract labour from women with the threat or actuality of violence, as for instance, in the case of unpaid women family labourers. Men tend to have more command over women’s labour so that in crisis situations they may be able to mobilize the labour of women, while women generally do not have the reciprocal right or ability to mobilize men’s labour.

Women’s responsibilities for reproductive labour *limit* the range of paid economic activities they can undertake. Women are less mobile than men because of their reproductive/caring labour activities and because of social norms that restrict their mobility in public. In the paid sphere, they tend to be concentrated in informal labour activities (such as homeworking), since such activities allow them to combine paid work with unpaid reproductive labour. However, these are also insecure forms of work. It is hard for such workers to get organized for collective action.

The gender-based division of labour between unpaid (and often reproductive labour) and paid labour renders women economically and socially more insecure and vulnerable to not only chronic poverty but also to *transient* poverty that can result from familial, personal or social and economic crises, including those that arise from macroeconomic policies, political and ethnic conflict situations or health-related crises such as the HIV/AIDS epidemics. Yet, in such crises, as in the case of structural adjustment policies and macroeconomic crises, women work harder compared to men and increase their paid and unpaid labour activities to maintain their households.¹⁶

¹⁴ See Kabeer (1997).

¹⁵ Kabeer (1997) reports that Sender and Smith (1990) found that in rural Tanzania even men from the poorest households forbade their wives to take up wage labour.

¹⁶ See Moser 1992, 1996, 1998, Floro 1995, Cagatay and Ozler 1995, Gonzales de la Rocha (1994). In a

This is not to argue that the dice are always loaded against women in general and poor women, in particular. For example, the feminization of labour in paid work associated with structural adjustment policies implies that women potentially can have greater control over income within the household. This can lead to an increased bargaining power for women within the household and is therefore potentially empowering. However, this comes at the expense of increased *time poverty*. The concept of multidimensionality of poverty makes it clear that poor people often face trade-offs between different dimensions of poverty in their struggle with deprivation. However, women face many more such trade-offs compared to men as their economic choices are more socially constrained and as their work burden is almost universally higher. Although it is clear that poor women should not be viewed as passive victims and their agency should be recognized, gender relations and inequalities *cause women and men to experience poverty differently within households*. As Robert Chambers has observed “the experience of poverty is both shared and distributed within families. All suffer but some suffer more than others.” In addition, the nature of the suffering is different across men and women.

E. Assessing Gender Differences in Poverty: Quantitative versus Qualitative Approaches

Thus, the new approaches to the conceptualization of poverty and the recent popularity of participatory approaches to poverty assessment have helped us recognize how women are poorer in a multiplicity of dimensions of poverty and how they experience poverty differently than men. This does not mean that quantitative methods are useless or necessarily gender biased. As Kabeer (1996) points out, both the qualitative and the quantitative methods are as gender biased as the user of the methods. While the quantitative methods have their limitations from a gender perspective as pointed out above, qualitative methods such as Participatory Poverty Assessments (PPA), which is an approach that defines poverty through the eyes of the “poor” using the criteria that poor people themselves put forth, must also be carefully designed. Such assessments must be gender aware in the sense of including women’s and men’s views, without assuming that the needs of poor men and poor women coincide or that the assessments of poor women and poor men about poverty and their needs about poverty elimination are the same. There may also be reasons for participatory approaches to be gender biased since sometimes it may be more difficult for women to voice their views publicly or the local patriarchal ideology may be held similarly by men and women shaping views of both groups about

study of four poor urban communities in the Philippines, Zambia, Hungary and Equator, Moser (1996, 1998) found that the principle coping response to economic crisis is the mobilization of women’s and children’s labour. In three of the communities women and men performed the same amount of paid labour, but women did much more unpaid labour compared to men. In all four cases women’s combined labour burden was higher than men’s. Women increased their paid work often in the informal sector. Girls tended to take over the domestic work responsibilities of mothers, while boys tended to be mobilized into paid labour. Thus, girls’ labour was also less visible. The gender-based earnings differentials in the informal sector are greater than those in the formal sector and feminization of the labour force under crisis conditions can lead to further deterioration of women’s position in labour markets. World Bank (1995, p.107) states that “in Latin American adjustment episodes the hourly earnings of women declined even more dramatically than those of men, partly because women were concentrated in hard-hit low-paying sectors such as apparel. But women in poor households also exhibited strong increases in labour force participation.” Work in the apparel sector often involves homeworking, i.e., informal employment.

well-being in gender-biased ways.¹⁷ In some contexts, women may not be seen as authorized to represent local knowledge. As Jackson (1996) points out,

"PRA as practiced assumes local knowledge to be complete and impartial, yet neither seem to be justified. The reliance on PRA and the popularity of the approach in which the poor define their condition can conceal some major issues of inequality. In this regard, there is something to be said for the older approaches to research, both long-term research and the much-despised survey. Indeed it was the analysis of the Indian census which revealed the sex-ratio problem in India."

Thus, assessments of well-being and poverty need to rely on a multiplicity of methods and make special culturally informed efforts to ensure that women's voices are heard. A recent study in Guinea that used both qualitative and quantitative methods of assessment to investigate whether women are poorer reveals the importance of combining participatory approaches with quantitative studies. It also reveals how different conceptions of poverty (i.e., consumption versus human poverty) yield different answers to this question. Conceptualization of poverty through the lens of human poverty and through PPA revealed that women are poorer in Guinea, while the more traditional quantitative consumption approach to poverty revealed that they are not. (See Box 2).

BOX 2: Gender and Poverty in Guinea: Human Poverty versus Consumption Poverty and Participatory Approach to Poverty Assessment

An example of this type of research was carried out in Guinea to determine whether women as a group are poorer or not. The study carried out by Paul Shaffer for CIDA was motivated by the fact that two previous national level studies of poverty in Guinea made contradictory claims about gender differences in poverty. The Participatory Poverty Studies carried out by UNDP/Government of Guinea in 1994 in the context of the Human Development Initiative (HDI) concluded that women are the most vulnerable and the poorest of the poor. These participatory studies "aimed to accumulate data on peoples' own perceptions of the meaning and underlying causes of poverty as well as their views on appropriate remedies." The World Bank/Government of Guinea Poverty Profile, based on a household survey the Enquete Integrale (EI), concluded that FHHs (*les menages diriges par une femme*) have a lower incidence of poverty compared to MHHs (*les menages direges par un homme*). The Guinea Poverty Profile, which addresses issues of education, health, shelter and access to drinking water, mainly drew from the EI, which used a consumption poverty concept. The two contradictory findings have important policy implications since they are being used for the formulation of national development programmes founded on equity-based targeting.

A third study sponsored by CIDA consisted of both a household survey and a PPA conducted in the village of Kamatiguia, in Upper Guinea. The Household survey was very similar to EI, but added a section dealing with the intrahousehold distribution of

¹⁷See Jackson (1996) for a discussion of the reasons for gender biases in such approaches.

consumption goods to assess if there is any gender bias in intrahousehold distribution of consumption. The PPA exercise was modified to rank not only households but also men and women as individuals. The household survey found that the FHHs are *not* poorer than MHHs in terms of incidence, intensity or severity of poverty. The survey data did not reveal any gender discrepancies with respect to the intrahousehold distribution of non-food consumption goods. In sum, women were not found to be poorer in terms of consumption poverty.

The PPA data from Kamatiguia, however, revealed that women as a group are worse off in terms of deprivation. The PPA involved the drawing of a social map of the village, which was used for wealth ranking exercises and for the ranking of men and women as individuals. The group discussions revealed that the men and women of Kamatiguia singled out three gendered dimensions of deprivation: excessive work load, social subordination and reduced life chances. In terms of these criteria, groups of both men and women separately ranked *all* village women below *all* village men (excepting two women). It was universally agreed that women's work time far exceeded men's when domestic work was combined with income generating work. Both men and women noted the constant physical fatigue of women due to heavy work burden. Women's social subordination in a range of activities and their lack of authority in decision-making in important life decisions and their subservient position was noted in discussions. In terms of life chances, it was recognized that after the age of puberty, women's lives consisted of conjugal servitude. Thus, in the PPA exercise, based on the local people's own perceptions of well-being and deprivation, which is not confined to a narrow consumption definition, women as individuals were found to be "worse off" than men.

This study, based on two different techniques used in the same village, reveals that if deprivation is defined in terms of consumption poverty, then women are not poorer than men as individuals; nor are FHHs poorer compared to MHHs. If deprivation is defined as a wider concept, such as the concept of human poverty, then women are poorer as individuals and as a collectivity. In terms of anti-poverty policies, the consumption-based approach implies that women should not be targeted, while the wider concept implies that they should.

Based on Shaffer (1997)

F. Do Gender Inequalities Increase Overall Poverty?

Gender inequalities in economic life also become a causal factor in the chronic poverty of *all* household members, not just of women in poor households and the intergenerational reproduction of poverty. Norms about child marriage of girls, gender biases against girls' education, women's limited mobility, women's lack of control over fertility decisions, gender gaps in wages all contribute to difficulties of escaping poverty intergenerationally through vicious cycles between poverty and gender inequalities.

The 1997 *Human Development Report* argued that across countries there are systematic relationships between gender inequality, as measured by the Gender Development Index (GDI), and the general level of human poverty, as measured by the HPI.

“Gender inequality is strongly associated with human poverty. The four countries ranking lowest in the GDI—Sierra Leone, Niger, Burkina Faso and Mali—also rank lowest in the human poverty index (HPI). Similarly of the four developing countries ranking highest in the HPI, three—Costa Rica, Singapore and Trinidad and Tobago—also rank among the highest in GDI.” (UNDP 1997, p. 39).

The report also suggested that HPI and the Gender Empowerment Measure (GEM), an index that measures the extent of gender inequality in political and economic participation and decision-making are correlated.

“The three countries with the worst GEM ranks—Mauritania (94), Togo (93) and Pakistan (92)—also have very high HPI values: 47% for Mauritania and Pakistan, and 39% for Togo. But among the countries with higher GEM rankings—such as Trinidad and Tobago (17), Cuba (23) and Costa Rica (26)—are some of those with the lowest HPI values. For Trinidad and Tobago the HPI is 4%, for Cuba 5% and for Costa Rica 7%. Thus, in these six countries there is a strong association between the extent of human poverty and opportunities for women.” (UNDP 1997, p. 42).

This suggests that women’s empowerment and gender equality, *although important in and of themselves*, are also poverty issues. While the above statements are about correlation and not causality, there are reasons to believe that gender-based inequalities in education, health and nutrition, labour and other markets are likely to increase the overall level of poverty. A study carried out with U.S. data revealed that comparable worth policies, which are policies that aim to close wage gaps arising from gender or race-based segregation in labour markets, would help reduce poverty of not only female-headed and African-American households, but also of European-American households (June and Figart 1997). Eradicating gender inequalities, then, help reduce poverty. The policy conclusions of the 1997 *Human Development Report* incorporated gender equality and particularly women’s empowerment in its six priority areas of action for poverty elimination:

1. Empowerment of (poor) women and men by assuring their access to productive assets and their participation in political decision-making.
2. Gender equality.
3. “Pro-poor” growth in all countries, with full employment as a policy priority.
4. Management of globalization with greater concern for global equity.
5. Creation of an enabling environment by the state
6. Special international support for some countries in the form of debt reduction, increase in aid and opening up of agricultural markets.

IV. What is To Be Done? What is Being Done?

The implications of the above discussion on the conceptualization of poverty and gender are the following:

1. Poverty elimination can not be based on a narrow approach that relies solely on “rising incomes” or macroeconomic growth. Although achieving a positive and a sustainable growth rate is important for poverty alleviation, it is not sufficient since the benefits of growth do not trickle down automatically to all households or to all household members. Households must not be treated as harmonious units. Gender differences in the experience and incidence of poverty must be addressed in a contextualized way. If it is found that FHHs or women as individuals are poorer in income terms and how and why they are poorer, such information should be used for designing policy. Gender-aware benchmarks and gender-aware monitoring must accompany gendered analyses of poverty. This requires gender-disaggregated statistics and capacity building in gender analysis.

2. Poverty must be understood in a multidimensional sense, i.e., it must be conceptualized not only through the lens of consumption/income poverty, but also that of human poverty, i.e., deprivation in basic capabilities. Given that poverty elimination strategies must be informed by the concept of human poverty, they must be multidimensional and cognizant of the trade-offs that poor people may face between different dimensions of poverty. Eradicating illiteracy, closing gender gaps in education, public provision of health services, water, etc. all contribute to overall poverty eradication, but they are particularly critical for eradicating women’s poverty by enhancing women’s capabilities. They also help alleviate women’s time poverty since the absence of health services, clean water and energy sources usually translate into added burdens for women.

3. However, eliminating women’s drudgery must require other interventions such as increasing the productivity of their labour in both paid and unpaid activities through access to better technologies and knowledge. Efforts toward redistributing the burden of reproductive labour toward men within households or socializing the cost of child care or other types of caring labour are necessary for both reducing women’s time poverty and helping them participate in labour markets more fully.

4. Gender discrimination in labour and a variety of other markets are a cross-cultural phenomenon. Women’s empowerment as labourers can be realized through collective action. Since women are often casual and informal labourers, they are also less organized than men. New and innovative approaches to women’s organizing such as SEWA (Self Employed Women’s Association) should be emulated. This means governments must create an enabling environment for such organizations and for trade unions in general by recognizing and enforcing workers’ rights.

5. Asset distribution strategies, such as land reform, or privatization policies (that redistribute assets) must be made gender aware and gender fair. Similarly, strategies that increase poor people’s access to productive resources such as credit as well as employment schemes must be made gender aware. The effects of all such policies must be monitored from a gender perspective as well as from a poverty perspective.

6. Anti-poverty strategies must also include the goal of democratic governance as a poverty issue. If poverty is to be eradicated, it cannot be done without the empowerment of the poor. This is particularly important for women because of the worldwide gender inequalities in political and economic empowerment. Self-help groups (and particularly

women's self-help groups) and the creation political space for NGOs and CBOs are important not only for political but also economic empowerment of poor women, whose voices must be heard.

7. All policies, including macroeconomic policies must be examined from a gender and poverty perspective. For example, social expenditure reviews without gender audits are not sufficient until universal literacy and universal access to health services or clean water are achieved. Fiscal policies must be audited from a gender perspective. Women's Budget Initiatives are useful for making fiscal policies gender aware. Public awareness of the predicament of poor women must be enhanced. National machineries must be set up to further the cause of gender equality in general and the cause of poor women in particular.

8. In the long run, elimination of poverty, as opposed to alleviation of poverty, requires *transformatory* approaches that go beyond *coping* with poverty. Similarly, eliminating gender inequalities require transformatory approaches, which are about addressing the strategic needs of the poor or women, while coping approaches are about addressing their practical needs. The latter is necessary for alleviating poverty and gender inequality while the former is necessary for the eradication of poverty and gender inequalities. Finally, it must be recognized that all this depends on political will, patience and an understanding that mental landscapes change slowly and need to be challenged constantly by the production of new and better knowledge for the empowerment of the disadvantaged.

UNDP's efforts at engendering anti-poverty programmes can be summarized under two rubrics:

(a) long-term or strategic goal of Gender Mainstreaming (WHY CAPS?) within the UNDP in order to promote gender equality, which is one of the essential elements of Sustainable Human Development.

(b) more specifically, integration of gender concerns into anti-poverty projects and programmes.

A. Gender Mainstreaming at UNDP

Within UNDP, Gender in Development Programme (GIDP) advises, supports and facilitates UNDP's gender equality policy and promotes the empowerment of women by Gender Mainstreaming UNDP's policy programmes and organizational structures. Gender Mainstreaming is defined as "the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and equality is perpetuated."¹⁸

With its central objective of building competencies for achieving gender mainstreaming at all levels and the advancement and empowerment of women, UNDP has

¹⁸ This definition is based on ECOSOC's resolution on gender mainstreaming.

recently launched a Global Umbrella for Gender Equality and the Advancement of Women (Global Gender Programme). The Programme focuses on the following key areas:

- research, training and monitoring to strengthen substantive know-how for integration of gender issues into Sustainable Human Development areas;
- practical application of SHD approaches and gender equality concepts;
- gender mainstreaming of experimentation, good practices and lessons learned;
- improved management and availability of information about gender at UNDP
- communication and networking for global/regional/national synergies and partnerships;
- UNDP/UNIFEM cooperation at the country level especially in follow-up to the world conferences;
- training and back-stopping for UNDP gender focal points in country offices.

Based on these premises, the Global Gender Programme has four implementation areas for gender mainstreaming; research, information and communication, capacity building, and follow-up to Beijing. Principal topics on the area of *research* include the development of human-centered and gender mainstreaming indicators, issues related to unremunerated labour and national accounting mechanisms and good gender mainstreaming practice. *Information and communication* activity focuses on the development of specific information and products and services and the establishment of electronic discussion mechanism to support gender focal points. In the *capacity building* area, UNDP aims to build capacity among UNDP staff and its development partners to adopt a gender mainstreaming approach to all professional activities.

The financial commitment of UNDP to gender mainstreaming and the advancement of women is outlined within the framework of the Global Gender Programme as follows:

1. 20 per cent of the global budget of the UNDP will be disbursed in promotion of the advancement of women.
2. Each Regional Bureau will allocate 20 per cent of regional programme resources to the advancement of women and gender mainstreaming programmes or projects.
3. 20 per cent of the country allocation is to be utilized for the advancement of women.

B. Engendering Anti-Poverty Projects and Programmes

UNDP has supported a range of activities to eradicate women's poverty in many countries, targeting women directly in some projects. The projects and programmes focus on microcredit schemes, technical training, environmental sustainability, income and employment generation, organization of SHGs in pro-poor social mobilization programmes and longer-term capacity building programmes. The following are some illustrations.

In Cambodia, the UNDP-supported Employment Generation Programme covers vocational training, labour-based infrastructure rehabilitation, and small enterprise and informal sector promotion. Over the course of 18 months, the Association of Cambodian Local Economic Development Agencies (ACLEDA) has conducted 108 small business programmes for 1,786 trainees, 60 per cent of whom were women. The project motivated

680 women to start or expand a small business. 2,000 women, owners of micro-businesses, received credit from ACLEDA's revolving fund. The programme increased small business earnings by 65 per cent and micro-business earnings by 45 per cent and generated higher living standards for some 25,000 low-income people.

In the case of Kenya, UNDP helped Kenya Women's Finance Trust (KWFT) improve its planning, management and services by upgrading the skills of its staff. The trust could strengthen its finances and double the number of women it trained each year. Now, KWFT has more than 2,000 women entrepreneur clients and is adopting a new approach to client training by using women entrepreneurs as mentors to other women.

The Burkina Faso Shea Butter Project initiated and conducted by UNIFEM and supported by UNDP helps various groups of rural women, engaged in the production of shea butter, sell their products in international markets, especially in European and North America markets for high profits. The project also helps women develop their business management skills, productive capacity, marketing ability, and facilitates the creation of networks.

The UNDP-assisted Poverty Alleviation and Sustainable Development in Yilong County (Sichuan Province) in China, has trained women in income-generating skills and provided technical and financial support in helping them start or expand businesses. It has provided technical, organizational and financial support to poor households through microcredit and technical support to poor women living under the poverty line of \$65 per year. Income generating skills such as agricultural production, handicrafts and other needs identified by the women in the area have been emphasized. Since the beginning of the project in 1993, access to project loans has enabled women to improve their economic position and status in their families.

Most of the UNDP-supported projects that aim to eradicate poverty emphasize long-term capacity building alongside credit and income-generating schemes. Long-term capacity building requires active involvement of governments and NGOs in the respective country. One such project that explicitly lays out both long- and short-term strategies is the National Poverty Alleviation Programme—Women's Support in Mongolia. In this project local governments build their capacity to identify, formulate and implement poverty interventions with special relevance to women. Income generating schemes and provision of indirect social transfers are prepared for the short term, while capacity building support for NGOs specifically directed toward women is designed for the longer term. In the framework of the project, Women's Development Funds (WDF) have been created, and small credits have been extended to vulnerable groups, most of whom are women. Between 1995 and 1997, WDF supported 131 projects, 116 of which were income generating activities.

Another example that illustrates UNDP's effort for capacity building in poverty eradication projects is the case of Somalia Rural Rehabilitation Project, which was implemented between 1993 and 1997. The project was designed to help communities identify and prioritize needs for basic services, and manage rehabilitation and development activities. Special attention was paid to the needs of women and children, who had been affected by the civil war the most. More than 250 community-based projects rehabilitated schools, hospitals, wells, markets, and community centres, and generated income

opportunities. The project also supported women, especially single women, by providing them with credit to start or expand their businesses.

The need for capacity building was acute in Moldova where the pain of economic transition has been felt disproportionately by women who have been deprived of jobs, adequate health care and participation in government. UNDP has helped the Moldovan government set up a Women in Development Unit to empower women at decision-making levels and to raise public awareness on gender issues. Activities such as business and entrepreneurial training, monthly meetings to discuss professional and personal issues, seminars to create and improve gender awareness were designed to pursue the goal of building a national machinery for women from various social, ethnic and class backgrounds.

Finally the pro-poor social mobilization project in India, supported by UNDP, is an illustration of an anti-poverty strategy that emphasizes economic empowerment of women and capacity building for transformatory change. (See Box 3).

BOX 3: South Asia Poverty Alleviation Program (SAPAP): The Case of India Social Mobilization of Self Help Groups

SAPAP started in 1994 as UNDP's effort to support South Asian countries in eradicating poverty. Bangladesh, India and Nepal were chosen as pilot areas for a programme of social mobilization through participatory community organizations of the poor. In 1996, a larger programme was formulated to include pro-poor macro-policy initiatives and participatory poverty monitoring components in its framework, and it was expanded to include Sri Lanka, Pakistan and Maldives in its implementation area. The social mobilization component is the most critical element of the SAPAP and the synergy among the three components makes it a unique project. UNDP's contribution to social mobilization has been the promotion of experiential learning to demonstrate the effectiveness of appropriate models of social mobilization for scaling-up poverty alleviation efforts and improved participatory development planning.

In India, since 1994, the project has been under implementation in three districts of Andhra-Pradesh, which are characterized by high level of social stratification with high levels of poverty, caste differentiation, severe ecological degradation, landlessness and landlordism, poor transport infrastructure, high prevalence of child labour, child marriage, high underemployment due to droughts, low wages, high infant mortality and recurring epidemics like measles. According to participatory poverty assessments, households with female heads, single parents and elderly with no support mechanisms are extremely poor. More than 50 per cent of the households covered by the project are below poverty line.

The approach taken on in India views the poor as agents and partners in the effort of poverty reduction, recognizing the creativity of the poor and their capacity for enterprise and accords them respect and dignity as partners in development. Based on these premises, the project has been building associations and groups to help unite the poor at both intra and inter village levels. The groups at the village level are called self-help groups (SHGs), averaging around 16 members. The SHGs federate into Village Development Organizations (VDO). The VDOs in turn unite into *mandal* level

organizations. As of August 1997 there were 2,458 SHGs with 40,720 members and almost all (98 per cent) were women's associations. Most groups are caste based.

The main focus of activity of the SHGs is to generate savings for income-generating projects in the village. The seed capital is provided by the UNDP. With its focus on the landless poor and small farmers, the seed capital is intended to increase the resource base of the poor and gradually enable them to cross the poverty line. At the end of August 1997 the total amount of seed capital was Rs. 10 million, the total amount of savings accumulated through the SHGs was Rs. 21.43 million and another Rs. 5.1 million was provided by the government and NGOs. Thus, the total amount of loans given out was Rs 36.5 million. More than a half of the total amount of loans (52 per cent) were given for health, education and consumption, areas which women are in need the most, the rest were used for directly productive purposes.

The project has pioneered a unique participatory method for the identification of projects as well as beneficiaries at the grassroots level in the true spirit of planning from below. Although the entry point of the project is mainly credits and savings, the SHGs benefit the people in every aspect of life in a village community. The groups are instrumental, first in collectively identifying problems and the people or groups mostly affected by them, second in coming up with different alternatives, i.e., projects as possible solutions, and finally in selecting the most suitable projects from those possible alternatives. The groups have shown enormous sensitivity to those extremely poor in the selection of female-headed households, deserted women, landless labourers, and families facing health or other problems. Thus, SHGs differ from the more traditional microcredit programmes in that it is the group members who identify the problems, the possible solutions and projects and the allocation of loans according to criteria set by themselves.

The activities of the SHGs generated considerable advances in women's empowerment both quantitatively and qualitatively. The provision and redistribution of funds created a great support for the most vulnerable groups, the majority of which are poor women. However, the SHGs, and hence the overall project, is more beneficial in its qualitative and long-term capacity building effect on women's empowerment. The project helped women demonstrate their very high level of awareness. The collective activities under the roof of SHGs set in motion the extraordinary leadership and management skills of women. The women members report that the opportunity to save provided them with a sense of security and access to consumption and emergency loans, which has released them from subservience to money lenders, who charge extremely high interest rates. This, they point out, has given them back their self dignity. They have gained new recognition and a new status in the community as they attended the SHG meetings and voiced their opinions on economic issues. The collaborative and positive relationships among the women members have contributed to the emergence of mutual trust and a sense of security among them. They have also gained respect in the eyes of their husbands and in-laws as they brought tangible benefits to the entire family. Men have started to appreciate the collective power of women in tackling issues of poverty. They have also begun to adopt a similar attitude in their SHGs, with women's SHGs setting an example for the entire community.

Cooperative activities of SHGs have also benefited the community in more tangible ways: these activities included construction of approach roads to bring public transport to

the village, construction and operation of day care centres, local school classrooms and cleaning of irrigation tanks and canals. The dynamism of the SHGs, reflected in these community-wide activities has helped defuse social conflict as the women's groups are seen to be bringing benefits to the entire community. The empowered scheduled castes have started to question, though mildly, caste differentiation.

The SHGs not only alleviate poverty in a temporary way, but also have the potential to eradicate it by tackling the root causes and processes that reproduce poverty intergenerationally. Along these lines, the women members of SHGs have formed separate young-girls SHGs to mobilize their daughters, started night education and skill training classes for child labourers, or in some instances stopped child labour, used some of the loans for reproductive health and fertility control, (in some areas) formed agricultural unions to secure the legal minimum wages and challenged gender gaps in wages, and have begun resisting child marriages that they identify as one of the root causes of destitution and women's social subordination. In this sense, SHGs rather than being *coping mechanisms* represent a *transformatory* potential for the eradication of poverty.

The benefits of the project for women, indicated above, can be summarized as follows:

—The formation of groups has provided the women with confidence and a network of solidarity to tackle issues of poverty and (gender, class and caste-based) social discrimination that confront them.

—The SHGs, through the generation of savings habit in the community, mobilized community savings and made for easy availability of loans, facilities that did not exist earlier.

—The availability of consumption and emergency loans from their own savings has released the women from subservience to money lenders and gave them back their self dignity.

—The project created opportunities for women for income generation through access to credit and skill formation, by contributing to family welfare and increasing their status in the family.

—Group activities by the women for social action and community infrastructure have enhanced their status and respect in the community.

Source: UNDP

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