

Feminisation of Poverty

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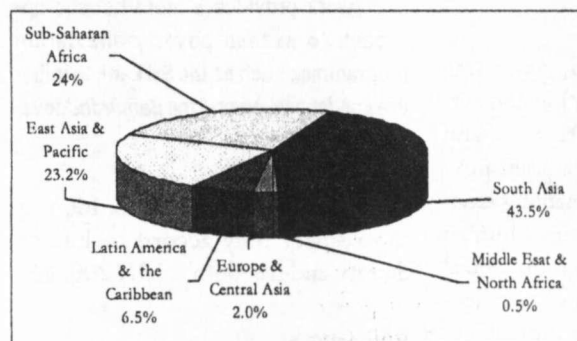
Poverty

Even at the dawn of the 21st Century, poverty still remains a greatest challenge to the humans although dimensions of poverty has changed from low income & consumption to deprivation in other areas of human development. Narayan et.al (2000a) described poverty as -

“A Multidimensional phenomenon, encompassing inability to satisfy basic needs, lack of control over resources, lack of education and skills, poor health, malnutrition, lack of shelter, poor access to water and sanitation, vulnerability to shocks, violence and crime, lack of political freedom and voice.”

Of the 6 billion-world population, 2.8 billion live on less than \$2¹ a day in 1998 and 1.2 billion, a fifth live on less than \$1 a day, of whom 44% of live in South Asia (World Bank, 2000b). Almost all the countries have taken measures to curb poverty with various development strategies; still absolute numbers in poverty has not been affected (Figure 1).

Figure 1. Distribution of Population living on less than \$1 a day, 1998 (1.2 billion)



Source: World Bank 2000b

In Sri Lanka, prevalence of poverty is still pronounced. World Bank (1995) indicated that 24.4% of the population living below the national poverty line during 1990-91². Census and Statistics (2000b) reports that in 1995/96, 26.7% of households were poor³. In 1995 the percent of poor below the international poverty line gauged at \$⁴ 1 per day and \$2 day was 6.6% and 45.4% respectively in Sri Lanka (World Bank, 2000b). Further 51 % of the households, amounting to almost 2 million families were Samurdhi beneficiaries in 1998 (Central Bank, 1999). The Samurdhi is a programme targeted at the poorest families. Such a large number identified as beneficiaries of a poverty alleviation programme necessitate a further look at policy and programme administration.

Who is Poor? - The Structure of the Poverty

The structure of poverty presents qualitative and quantitative dimensions of the geographical and social distribution of the poor among the population. The magnitude of poverty is generally measured based on per capita income, consumption expenditure or calorie intake. One can note interesting features when the structure of poverty measured by these different methods is evaluated and compared.

It is seen that the geographical location, economic status, gender and cast disparities, ethnicity and indigenous status create variations in poverty among the poor. Table 1 presents regional highlights of poverty. In a nutshell it makes socially, eco-

nomically and politically powerless people to get trapped in the process of poverty (World Bank, 2000b).

The UN frame work on assessing progress of policy measures in addressing social issues has been used gender, region, ethnicity, education level, income groups to identify the deprived persons in the society (UNDP, 2000). In Sri Lanka poverty among rural populace is predominant. 94% of rural populace were poor in 1973. In 1978, 1981 and 1986 that amounted to 77%, 82% and 88% respectively. However contribution from rural populace to the total population was approximately 70% through out the decade. Therefore in the spatial distribution, the rural poverty out weights the proportion of population (Lakshman, 1997). World Bank (1995) also documented 79% of rural population being poor. That of urban and estate sectors were 17% and 4 % respectively for 1990-91 period.

When consider the incidence of poverty and distribution of poor households based on the occupational category, Ratnayake (1994) highlighted few interesting points. Almost one fourth of poor households were in the occupational category of agricultural and animal husbandry while 19.85% were cultivators and farmers in 1986/87. This highlights the fact that a greater number of poor to be agriculture dependent. When look at the incidence of poverty among households for the same period, almost 44% of households belonged to non-classified was poor while that of agricultural and animal husbandry workers being 38%. Among the urban poor, majority was employed by informal sector as casual labourers. The World Bank (1995) also stated that if working members of the household to be in agriculture, larger the household size poorer would be the household. The correlation between poverty and education was also discussed as a situation with less pronounced differences.

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¹ All monetary numbers in \$ are in US dollars. \$1 = Rs. 67.78 in 1998

² National Poverty line- minimum required per adult equivalent food expenditure is Rs.471.20 per person per month)

³ Those households spending more than 50% of the expenditure on food and adult equivalent food expenditure is less than Rs.743 per adult per month during 1995-1996

⁴ \$1 = Rs.54.05 in 1995

Feminisation of Poverty

Feminisation of poverty is widely known as "Trend of women representing an increasing proportion of the poor". UN (2000) noted it as a status of the gap between men and women caught in the vicious cycle of poverty, which continued and widened through the past decade. It also noted that majority of 1.5 billion people living on 1\$ per day or less as women. Failures in gender-specific endowment, production and ex-

change explain the reason for, women being poorest among poor and why women experience poverty differently from men. Women from ethnic minorities, women in indigenous groups, refugee groups, single women, disabled women, female children and elderly women are more in poverty than their male counterparts.

Feminisation of poverty have become a universal phenomenon. It's true to the developed world though the poverty line is drawn on \$14.40 per day. Hence

the answer to the question of "who is poor?" is universal to north to south, developed to developing countries alike. It is seen that women earn on average slightly more than 50 per cent of what men earn, in most of the categories. They are often denied access to resources such as monetary credit, land and inheritance. The labour they provide are not rewarded and not recognised as valuable as male labour. The health care and nutritional needs of them are not received priority, they lack sufficient access to education and

Table 1 Regional highlights of poverty

Region and Country	Causes	Highlights
East Asia & Pacific		
China	Decline of prices of agricultural products, reduced opportunities in off-farm employment	Widening income inequality
Vietnam		Though the poverty incidence among ethnic minority is declining it is still high as 75% (97/98)
Cambodia		Decline in rural poverty is less than the urban poverty
South Asia		
Bangladesh	Slow growth of rural wages, higher unemployment, landlessness	Reduction of urban poverty is considerable than rural poverty
Pakistan	Low growth rates, very weak human resource base	Slow poverty reduction
Sri Lanka		Very slow progress in poverty reduction
Sub-Saharan Africa		
Ethiopia	Civil war and Border conflict	Recovering from the civil war with new reforms. Urban poverty is stagnant
Burundi, Rwanda, Sierra Leone, Somalia, Sudan	Break down of civil order	Have profound effects of poverty
Latin America & the Caribbean		
Brazil	Low educational attainment	Income inequality
Argentina	Unemployment	Poverty among indigenous groups are high
Eastern Europe & Central Asia		
Russia	Break-up of the central planning system, inflation	Short of resources to assist poor
Bulgaria & Hungary		84% of Roma minority group in Bulgaria are below the poverty line and that of Hungary 83%

Compiled from Poverty Trends and Voices of the Poor, Narayan et.al. 2000a

support services, while their participation in decision-making at home and in the community are minimal. Their access to better employment opportunities is also limited. Further, once they are caught in the vicious cycle of poverty, the chances of access to resources and information to change the situation is limited (UN, 2000). Women having the status of second class citizenship make them more vulnerable in deprivation. The poor access to inputs and extension services and training also are the drawback in alleviating poverty among women. Poverty stricken women are excluded more from social institutions than others; from households, community, markets, state or global institutions.

Some socio-economic factors unique to the South Asian region may have contributed to make poverty to be profound in the region. World Bank (2000a) attributed the incidence of poverty in the region to cause and consequences of the low level of human development and the low social status of women. Poor women in rural locations are not only in deprivation of basic needs, but of the lack of opportunities and choices. Therefore countries like; Cameron, Madagascar and Niger have identified women as specific target group in poverty eradication programmes. Uganda, Senegal, Palestine, Denmark and Singapore are the countries documented as taking in line with other countries at policy level (UN 2000).

Female Headed Households

Incidence of increase in number of female-headed households has been common to both developing and developed countries. Several factors have triggered to raise them to that status ranging from socio-cultural to political reasons. During past decade armed conflicts in developing world has dwindled making death toll 5 million, making another 10 million to be refugees and internally displacing another 5 million (UNDP, 2000). It is well known factor that in a social

crisis, poor, minorities and socially disadvantaged casts and tribes, women and children are the most vulnerable. Among them, plight of women and children doubled due to the mutually non-exclusive nature between gender and age with other vulnerable groups. This contributed female-headed households to be globally identified as a vulnerable group in poverty.

Turning to an advanced and a rich nation like America, shows that in 1992, 62.5% poor adults in USA has been highlighted as women. Again the 15.4% of impoverished belonged to the category of non-white urban single-mother families. Among poor who cant work (22%) gave reasons ranging from being disabled (22%) to family responsibilities (31%). In latter almost all were women (Henwood, 1993). Over the past quarter of the century, impoverished populace in USA is characterised by increasing single parent mothers. In 1999 30% of female headed householders were below the national poverty line and they represented 19% of pauper (US Census Bureau, 2000). The countries like Italy, Iran, Japan, Singapore and Greece took measures to counter act the female headed households becoming pauperised since it is evident that they are more poor. Thus globally, feminisation of poverty takes place, with or without the knowledge of victims.

Processes of Feminisation of Poverty

Poverty is essentially created through conditions and processes. The conditions at large are macro level socio-economic and political conditions that particular populace is exposed. The processes are the way people are impoverished which of course not mutually exclusive with the conditions. The major global commonality in the processes is the gender biases. Poor people have voiced that material, physical and social well being, security, and freedom of choice and action as what they refer to as well being. They have also identified three causes of poverty. The first one is the lack of assets and income to attain basic needs. Secondly the sense of pow-

erlessness and voicelessness in the institutions of state and society. Last one is the vulnerability to adverse shocks they are unable to cope with. The major adverse shocks they receive are natural disasters as well as man made, floods, drought, riots, conflicts. Further they indicated assets as natural, physical, financial and social assets. Thus women among poor are more affected, since the delivery systems are not always gender sensitive. They are more voiceless and access to ownership and to use of assets are more difficult. Further they are more vulnerable to adverse shock than their male counterparts. The poor men and women have also expressed the trends and traps they feel in the whole system as corruption, violence, civil conflict and public safety, powerlessness and insecure livelihood (World Bank, 2000b and Narayan et al, 2000b). These emphasise social factors and legal framework of the country being major contributor to the process of feminisation. These contribute to increase the number of female-headed households also.

Socio-cultural practices and legal system

In the process of socialisation a newborn acquires gender identities based on values, norms, myths and believes each society holds. In societies where patriarchal values are prevailed which is the majority of societies in the world, women are stereotyped to be second class citizens in their communities. UNDP (2000) reported how women in a patriarchal society have being deprived in exercising their socio-cultural rights including nutrition and health. It is well documented that how divorce or death of a spouse could automatically reduce the value of part of a woman's human capital, making a loss at the societal level. The subordination role of the women is emphasised by all most all the social institutions involve in the socialisation process. This has legitimated values and norms, which in the long run has become legally binding. Family law is one such area where women have become inferior in rela-

tion to decision making translating patriarchal values to binding laws. It is a well-known factor that public law in Sri Lanka is much more egalitarian compared to the family law. The pioneers in the gender studies have also noted how institutions like family, law, media and education have helped to perpetuate such gender-biased attitudes in the society. However in the present day's context, it has contributed to deteriorate the gender relations in the society. The ever widening gap between social expectations and the performance of the individuals has caused this. With globalisation, cultures are integrated making diverse attitudes and behaviours among individuals in the society. The underlying economic and political forces have also lead men and women to perform roles deviated from the tradition. Women becoming breadwinners and being economically active have made them to expand their horizons beyond traditional domain of home. Narayan et al (2000b) documented number of examples covering a wider cross section of societies in the world. The Patrilineal kinship structures, the influence of religion on personal laws, and low representation of women in household and public decision making have been noted as some of the more-deep rooted institutional barriers in South Asian sub-region and CIS countries (Murthy & Sankaran, 1999). Not only the law it self act as a barrier for women to involve in legal procedures. But the social system, which decides what men and women, should know and how they should behave has limited them from knowing the means and ways in legal procedures.

Inheritance

Women's access to inheritance of property and other resources has been known as inequitably unequal. It is known that women's contribution to the worlds out put is more than half. But globally, their ownership of assets approximates to 1%. This has urged developmental workers to rethink about gender dimensions in

poverty. In Sri Lanka, patriarchal family law as well as social expectations limit women inheriting property. The Land Development Ordinance of 1935-gives preference to male heirs when successor is not nominated by the grantee of land settlement schemes. Resulting male siblings were given priority over females even in the Mahaweli settlement scheme. However Kandyan law is somewhat equitable in inheritance and decision making within the family. The social norm on dowry has made women to inherit money or jewellery that has a high liquidity and expected to pass it over to the husband. Since the necessity of fulfilling collateral requirement is difficult with out having adequate ownership over property, this in turn has limited women's access to credit. The progress in this area has been slow all over the world. Only a small number of countries including Bolivia, Malaysia, Tanzania and Zimbabwe have changed their laws to make it possible for women to inherit land making them to be better off compared to women elsewhere (UN, 2000).

Access to Resources

Access to resources comprises with knowledge on availability of resources, ways and means to access. Acquiring those has been stereotyped as masculine by the prevailing social values, leaving women deprived. The process required to access is also not familiar to women, making it difficult for them to follow. The education and other social institutions as well contribute towards that through socialisation. However in order to break the vicious cycle of poverty, access to resources is a must. Credit, which is a detriment factor for poor, requires collateral either as property or as guarantor, which both difficult for women to have, within the existing social culture. Access to information, training are the other areas where women has less access due to the social expectations. Thus distribution of income within household, inter-generational transfers affects the well being of the women members in the household. Due to these limitations on access to resources, women face more

problems at incomplete markets than men do. Their participation in certain markets, entering and enforcing contracts, and obtaining credit, finance, and insurance has been limited. Further women's poor access to recourses had made it clear that it influence women's bargaining power in the household. In rural settings, resources of particular importance are land, credit, and off-farm labour market opportunities (World Bank, 1998). Thus it is obvious, women to be poorer than men in the present days context.

Migration

Globalisation has eased movement of labour across boarders. Whether migration is across or within the boarder, it significantly affects the family. Women out migration have over weighted that of men, especially with Middle East migrants. This results decaying of gender relationships causing disintegration of family. This also contributes to exploitation of women since they even tend to do things at the cost of their self-respect on behalf of the family (Narayan et al, 2000b). Migration of women to urban areas makes them vulnerable to get exploited or abused physically or psychologically. Because most of the time they are not experienced to adjust to complex situations and to understand the situations such societies generate. Gender stereotyping in socialising process also creates a gender gap in the paid labour force. In the labour force concentration of women in traditional occupational categories reflect the social values. Since women mostly get low-paid work, gender gap in earnings is large.

Conflict / War

Presently women being vulnerable to exploitation or social exclusion in conflict situation are institutionalised. Exploitation takes place since they are the one generally left alone to cure the wounds created by the conflicts: i.e. looking after disabled, being widowed, destitute and displaced. They

become breadwinners and also to be traumatic status since their bereavement. Social structures however do not allow them to access resources easily as to their male counter parts, making them more dependants, and forcing them on to poverty.

Poverty In Sri Lanka: Are Women Affected Differently?

It is well known that more women in Sri Lanka are poor than men though gender disaggregated data on poverty is not available. However it is evident that women to be more in poverty when analysing the composition of the groups vulnerable to poverty. The five areas of economic activities where poor have found been concentrated are listed in the Box 1.

Box 1 Economic activities where poor is concentrated

1. Landless agricultural workers
2. Small land owning peasants cultivating food crops using family labour
3. Fishing and Animal husbandry
4. Workers in small scale, often cottage type rural industries
5. Small traders and self employed persons in personal and other activities
6. Individually operating craftsmen like masons and carpenters

Source: Lakshman, 1997.

The probability of having a positive correlation between poverty and unemployment is also being noted (Lakshman, 1997). In Sri Lanka still female unemployment outweigh that of men though it is at a declining trend. By the 2nd quarter of the year 2000, female unemployment has halved to 10.1% from 22.2% at 1992. Their male counterparts faced unemployment at a rate of 5.3%, which was 10.7% in 1992. It is also seen that unemployment among educated females were high as above 30% at and above GCE A/L. Women in no schooling category had the minimum unemployment which was below 2% and it was lower than that of the males. The highest unemployment

rate among males was in the education cohort of grade 5-10. It amounted above 55% while lowest being no schooling category of less than 4%. The unemployment among males with GCE A/L or above was less than 15% (Census and Statistics, 2000a). This witnesses that majority of less educated women securing a place in the labour force than their educated counterparts. It also contribute to perpetuate social norm on traditional gender division of labour which tend to concentrate women at lower levels of jobs and earnings, in less pleasing jobs and with less control and access over the resources.

Interestingly still agriculture sector is the major employer of the Sri Lankan labour force. Its share of contribution in the rural sector is 41.8% marking rural people being more agriculture oriented while making 37.3% of labour force of the country to serve the agriculture sector (Census & Statistics, 2000a)

Again women's contribution to agriculture is enormous as unpaid family workers, labourers and as migrant workers. The most recent gender disaggregated data on self-employed person's, shows that 89.4% of the women in seasonal agriculture, 68.5% in other agriculture and 58.1% in non-agriculture contribute as unpaid family workers. Men in those categories were less than half in numbers (Census & Statistics, 1995). UNDP (2000) also reported in Sri Lanka during 1997-1998, female unpaid family workers amounted to 56% to the total. They also documented those 41 countries among the 49, which documented the contribution of women as unpaid family workers, being above 50%. Jamaica topped with 95%.

When pool everything together with the categories of poor in box 1, it is evident that women to be poorest of the poor in those households since they are victimised twice. First by belonging to the poor groups in the society and secondly by being women. Especially female-headed households, depending on those economic activities as livelihood, are the worse off. Numbers of

female-headed households have increased over the years due to various socio economic and political reasons. It approximated to 20% of the households in 1990/91 (Perera, 1995). Census and Statistics (1995) reported that 71% of the female heads to be widows in 1993 against 3% of that of male households. The same report documented 10.2% of females to living alone. Female headed households in urban sector, approximated to 17% (Ratnayake, 1994). The incidence of poverty to be high among widows, separated persons and female headed households with at least one or more children below the age of 5 years was also reported by Ratnayake (1994) and Perera (1995). In 1990-91 almost one fourth of female headed households in the country were poverty stricken (World Bank, 1995)

Women in informal sector for living worth mentioning though statistics are not available. Perera (1995) approximated 18% of employed women to be in this unorganised sector. However their status can be assumed by critically looking at the socio economic pattern in the labour force.

Conclusion

Women are the most affected among poor, while their numbers are increasing. They are victimised twice by being women. Thus there are gender specific dimensions of poverty. The degree of feminisation differs based on regions, the characteristics of vulnerable groups, geographical location, etc. Thus it is necessary to familiarise gender specific coping strategies. Currently gender differentiated impact of globalisation and transition on poverty is taking place. The negative impact of the globalisation of the world economy is borne disproportionately by women. As the economy becomes increasingly linked to global markets, it often leads to a reduction in public spending and social programmes, pushing the costs on to the family, where it is most often the

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women who shoulder the added burden. Among them female-headed households are globally recognised as a vulnerable group in poverty. On the other hand social exclusion of poor women also takes place adversely affecting the social capital of the society. In Sri Lanka, patriarchal family law as well as social expectations limit women inheriting property. Further women's poor access to recourses had made it clear that it influence women's bargaining power in the household. Migration and conflict situations are other factors that affect the feminisation of poverty.

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