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# FEMINIZATION OF POVERTY

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#### **Abstract**

The comprehensive study and understanding of the term "Feminization of poverty" can be approached by dealing with the three contributing factors that have been underscored in the women in development and gender and development literature. (1) the growth of the female headed households. (2) intra- household inequalities and discrimination against women and girls and (3) neoliberal economic policies, including structural adjustments and post socialist market transitions. The increasing trend of women's poverty, is often argued is rooted in demographic indices, "social and political" aspects. The paper analyzes the cross regional differences in the economic status of female headed households, interlinked with social and political regime and partly on women's right to employment and property. The vulnerability of women is exacerbated by the social, political and economic regimes. This problem is most severe in the parts of South Asia and it varies by different social classes. This paper analyzes the impact of neo-liberal structuring, which has been severe on women. The disadvantageous position of women is incontestable. If poverty is studied and examined as the denial of human rights, then women are the worst affected- first on account of gender discrimination and second on account of poverty. The lack of programs to annihilate poverty is marked by the less attention towards gender discrimination and women's human rights.

**Keywords:** Gender, Feminization, Poverty, Vulnerability.

# INTRODUCTION

Since the 1980's, "the feminization of poverty" has been discussed. Different studies on the increasing aspect of female headed households have helped in vast research into the social understanding of the concept and by laying emphasis on gender specific efforts to understand structural policies and adjustments. The understanding of this concept is growing across the globe that the poverty is rapidly feminized, an increasing proportion of the world's poor are female. The great majority of the women lie in unacceptable conditions of poverty, mostly in the developing countries (U.N, 1996, P.37). Buvinic (1997) has written, "Women now account for a growing percentage of the world's poor". A publication of the UNDP states, "70% of the world's poor are women. (UNDP, 1995, 1995, p.4). The question that arises is "is poverty taking on a female face?". The growing extent to which poverty has become feminized, surely needs to assess the factors behind the women's poverty by focusing on the different dimension of the feminization of poverty women in development and gender and development literature examines the three dimensions.

- (1) The proliferation of female headed households
- (2) Insistently repetitive nature of the intra household's inequalities and their consequences.
- (3) Implementation of neo-liberal policies across the world and the structural adjustment.

The paper draws attention to the salience of class and gender discrimination of state policies in understanding the idea of feminization of poverty, by examining the three factors linked to women's poverty.

The traditional definition and assessment of women's poverty in the literature is assumed by the conventional measures of qualitative and quantitative part of "entitlements and capabilities". These measures are understood in continuation with social indicators like literacy, health care, access to employment, wage differences, fertility rates, sex ratios etc. These social indicators are linked with conventional definitions of household income, consumption to understand human poverty. Human poverty is "more than income poverty- it is the denial of choices and opportunities for living a tolerable life" (UNDP 1997, P.2).

These concepts are persistent with the woman in development and gender and development framework, which exemplify the social, economic and political bearings of women by examining these social indicators. In discovering the state of women's practical or strategic gender needs, "contemplation to progress or failure in social indicators is also crucial". The incidence of poverty among women appears to be on the expansion, whether measured by income or consumption on the larger array of entitlements and capabilities index. Many factors are behind this trend, such as population growth, increasing family break up, economic recession of the 1980's, market transitions in the former socialist countries and welfare reforms. The inimical effects of these factors on women in return intensify the intra-household inequalities which allow women unprepared for socio-economic downturns. The gender implications and social costs of poverty, includes the women and children's involvement in informal economy, discriminatory treatment for girls and boys. Study on female poverty ensures the recommendations regarding poverty alleviation schemes and employment generation programs for women and social programs for female headed households. The government should analyze this issue from a gender perspective. How the







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policies and structural adjustments, employment etc affects the women particularly. How the gender inequalities and biases within households, labor markets, legal codes, political system through world, render women more vulnerable than man to poverty (Meer, 1990). Women in development and gender and development specialists call for gender aware analyses, economic and social policies, development projects and poverty alleviation projects (Buvinic Lycette & Mc Grewey, 1983: Bell 2004). What needs to be underline is how variables as class, demographic changes and public policies mediate the relationship between poverty and gender. Feminization of poverty is closely linked to the social and economic regime of any society and the trends in household headship and wages.

The term feminization of poverty "originated in the late 1970's in United States by the rapidly growing type of family structure was that of female headed households (Pearce, 1978). High rates of poverty among these households mirrored the increasing number of women and children who were poor. Although, historically class and race had been the important determinants of poverty but the increasing inclination of women to seek employment in order to maintain households individually had popularized a new variable into the comparison: gender. Demographic factors also contribute to the increase in female headed households, many studies have noted that the intergenerational transmission of poverty is characterized of household maintained by women who have had early childbearing experiences and incomplete secondary education. Such members experience difficulties in labor market as well. Households with female headship are at the highest risk of poverty due to lack of income and resources. Female headed households are the most vulnerable to poverty because they have fewer income earners to ensure financial support within the household. The question lies who compounds female headed households, de jure or de facto female headed households. De jure female headed households maintain their households alone whereas de facto may incorporate men who are unable or unwilling to work. The majority of women in female headed households in developing countries are widowed, separated or divorced.

The nature of female headed households may be permanent or transitory; they may symbolize the family breakdown or the cognizant lifestyle preference. The female headed households dominate the poverty statistics (Power, 1993, p.27). According to the Indian economist Gita Sen, "among households, based on any criteria female headed households tend to be the poorest" (Sen 1991, pg 1). Certainly, in India female headed households are predominantly those of widows. The failure of the societal acceptance and assistance leads to the poor households and widow headed households with no male rely poorly on child labor too. The thread between the first and the second variable, the intra household inequalities, the allocation of resources within households leads to the feminization of poverty. "The systematic deprivation of women vis-à-vis men in many societies" leads to the anti-female discrimination in health, nutrition originating within households. High rates of infant and maternal mortality probably were a function of poverty and intrahousehold sex bias. The unequal allocation of resources within households resulting in differential allotments of nutrition and health care that reflects the anticipated inferior short term and long-term value of females is one aspect of intra-household inequality. These factors lead to the perpetuation of female disadvantageous and vulnerability to poverty. Intra-household inequalities may take the form of gender-differentiated decisions in context of education, marriage of their children. The cultural patterns perpetuate household and community patterns, the denial of basic human rights to women is directly related with patriarchal situations. Women are extremely circumscribed by culture, societal norms, families and law by customs regarding marriage, divorce, mobility and inheritance. In 1985, a national commission investigating the states of women concluded that "the average women are born into near slavery, leads a life of drudgery and lies invariably in oblivion". Their grim condition is the stark reality of half of our population simply because they happen to be women" (Cited in Weiss, 1994, pp.426). Intra household inequalities are grounded in patriarchal family structures. The role of male and female are the dominant concepts followed by their roles and entitlements. Intra-household inequalities and patriarchal family arrangements provide women highly vulnerable to impoverishment. The role of broader socio-economic and political factors leads to the household dynamics of inequality. These cultural aspects perpetuate patriarchal structures marked by unequal resource allocation to male and females. If, economic policies created opportunities for women's recruitment into growing industries with good wages, these policies would contribute to women's empowerment and realization of their rights. If on one hand new economic policies led to seriousness and further impoverishment, this would have the effect of exacerbating household inequalities and discrimination against women. Though across the globe, the neo-liberal economic policies have had adverse social effects on every social group but especially burdensome on women. In the 1980's structural adjustment policies in developing countries increased pressure on poor households. Later, large population of poor women and men were created by the post-socialist market transitions. Women in development and gender and development specialists have been criticizing the structural adjustment policies, for their detrimental effects on the poor and on women. The social costs of adjustment are marked by the deteriorating conditions of women. The differential impacts of the liberalization of prices, trade and reduction of government expenditure, deficits, privatizing state-owned enterprises; wages and employment concluded that major redeeming interventions were necessary. These include "social safety nets" and social-economic infrastructure interventions. Structural adjustments policies have increased the risk and vulnerability of women and children in households, where the distribution of consumption and healthcare, education provisions favor males "structural adjustments cause women to bear more answerability of coping with the increasing prices, reduced income. Increasing unemployment and reduced wages of male in a household lead to increased labor market activity of women. Thus, in a neo liberal policy environment, feminization of







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labor or active participation of women in low-wage industrial jobs was taking place. The structural adjustment between man and women lead to the unequal distribution of the burden of adjustment between man and women (Benerici &Feldman, 1992; UNICEF.1989; Afshan &Denis, 1992). There is consensus in the women in development and gender and development literature that structural adjustment has lead to increased income inequality, social polarization, shifts in control over resources and biases in the distribution of the cost of adjustment at the household level (Sparr, 1995). The combined effects of economic crisis and structural adjustment lead to a significant increase in poverty. Economic crisis and structural adjustment affects women more than men, because of the intra-household inequalities discussed above. In patriarchal households women do not enjoy the same relation to their own labor as do men.

The above analysis of the literature on female headed households, intra-household inequalities and neo liberal policies suggests that attempts to assess the extent of feminization among the world's poor run into different countries differently. The links between women's poverty and existing social inequalities need to be acknowledged. The idea of vulnerability to poverty is characteristic of some social groups more than others. In any given society women are more vulnerable to poverty then male counterparts due to the existing and perpetuated social settings. Nevertheless, female headed households may be more vulnerable to lowered standards of living because of their higher unemployment rates and lower incomes relative to men. The other critical factors in the poverty of women from low income households are the nature of the state, including the welfare regimes and the type of social policies accessible for women and children. The state and public policies matter in the greater idea of helping women to eradicate their poverty.

#### CONCLUSION

This article has argued that the growing trend of women's poverty is rooted in demographic trends, "cultural patterns and neo liberal economy". Female headship, structure of employment and socio-cultural factors continues to influence gender relations have lead to presumptions regarding the process of feminization of poverty. The "feminization of poverty" was coined to describe the growth of poor female headed households in United States. In developing world this idea is associated with the social cost of structural adjustments and market forces. The question which arises is whether the expansion of female headed households are behind the growth of women's poverty or female headed households are the poorest across the globe. Though feminization of poverty is associated with the proliferation of poverty is associated with the inadequate social supports. The role of social policy and patriarchal regimes in the feminization of poverty cannot be sidelined. Intra-household inequalities in household resource allocations and decision making in public policies is associated with the feminization of poverty. Due to the lack of property rights in land or easy access to employment. lower wages, early marriages, illiteracy, lack of rights in divorce, incomplete education etc women are more vulnerable to poverty. The poverty inducing nature of neo-liberal policies and their acute effects on women and girls also lead to the feminization of poverty. The implementation of neo-liberal economic policies has contributed to the increasing poverty and discrimination including increase in women's poverty. In particular, women of the non-propertied and working class are the most vulnerable to meagerness. Although the claims that the majority of the world's poor are women cannot be substantiated, the disadvantageous position of women is incontestable. It can be concluded that globally, women are severe victims of poverty due to the gender discrimination and under achievements of women's entitlements and capabilities put women at a range of impoverishing conditions, leaving them vulnerable to highly exploitative conditions. Women work for longer durations than men, at both productive and reproductive activities; still, they earn less than men. Women's capacity to lift themselves out of poverty is circumscribed by cultural, legal and labor market constraints marked on their social mobility. These conditions are exacerbated by the neo-liberal policy environment and unequal distribution of resources. Due to these reasons poverty among women is more persistent and transient among men. The realization of women's rights and their empowerment is thus crucial for the larger struggle against poverty. This fact should be acknowledged that poor women experience more difficulties in lifting themselves and their children, out of the vicious cycle of poverty. Well designed social programs should be implemented, social welfare mechanisms need to be strengthened in order to have effective long term anti-poverty strategy. Such policies will help in channelizing and enhancing women's capabilities and entitlements in male headed and female headed households.

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