

***RE-VISITING THE ‘FEMINISATION OF
POVERTY’ AND THE UNDP GENDER
INDICES:
WHAT CASE FOR A GENDERED
POVERTY INDEX?***

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ABSTRACT

Women’s purportedly disproportionate and rising share of poverty - as encapsulated in the widely popularised term the ‘feminisation of poverty’ – has conferred unprecedented prominence upon gender in poverty analysis and policy. However, the ‘feminisation of poverty’ is often used in a cursory and unsubstantiated manner and, in its implicit privileging of income, does not necessarily highlight aspects of poverty which are most relevant to poor women at the grassroots. Although the UNDP’s gender indices go some way to reflecting broader aspects of gendered poverty, particularly in respect of capabilities and opportunities, there is scope for improvement. In the interests of working towards gender indices which are more responsive to crucial gender gaps in poverty (understood not only as income deficiency, but in a more multidimensional fashion, and which give weight to the onus of dealing

with poverty), the main aims of this paper are three-fold. The first is to draw attention to existing conceptual and methodological weaknesses with the 'feminisation of poverty'. The second is to offer some thoughts on how the 'feminisation of poverty' could be re-cast to more effectively capture trends in gendered privation among the poor. The third is to propose directions for the kinds of data and indicators which might be incorporated within the GDI or GEM, or used in the creation of a Gendered Poverty Index (GPI).

RE-VISITING THE 'FEMINISATION OF POVERTY' AND THE UNDP

GENDER INDICES:

WHAT CASE FOR A GENDERED POVERTY INDEX?

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Introduction

If rhetoric is anything to go by, the notion that poverty is borne disproportionately by women, and that women's burden of poverty is rising - as encapsulated in the term the 'feminisation of poverty' - seems to have been widely adopted as one of the major development challenges of the 21st century. Yet the 'feminisation of poverty' is often used in a vague and unsubstantiated manner, and, in its implicit privileging of income, does not necessarily highlight aspects of poverty which are most relevant to poor women at the grassroots. Although the UNDP's gender indices go some way to reflecting the multidimensional nature of gendered poverty, particularly in respect of capabilities and opportunities, there is scope for improvement. In the interests of working towards gender indices which are more responsive to gender gaps in poverty (understood not only in terms of incomes, but the inputs attached to dealing with poverty), the main aims of this paper are three-fold. The first is to draw attention to existing conceptual and methodological weaknesses with the 'feminisation of poverty'. The second is to offer some thoughts on how the 'feminisation of poverty' could be re-cast to more effectively capture trends in gendered privation among the poor. The third is to propose directions for the kinds of data and indicators which might be

incorporated within the GDI or GEM, or, used in the creation of a Gendered Poverty Index (GPI) ^{1,2}

My paper is divided into six sections. The first outlines common understandings and interpretations of the ‘feminisation of poverty’, while the second considers some of the construct’s key conceptual and empirical weaknesses. Section 3 asks what the GEM and GDI do (and do not) tell us about women’s poverty. Section 4 proposes how the ‘feminisation of poverty’ might be re-cast so as to better reflect the multidimensionality of poverty and in particular, the burden that poverty places on women in household survival. Section 5 offers ideas as to the kind of data and indicators which might be useful in improving the power of aggregate gender indices to record and track gendered poverty. The sixth and final section makes recommendations that might be most feasible in the immediate future, and most desirable in the medium-to-longer term.

I WHAT IS THE ‘FEMINISATION OF POVERTY’?

Although people often refer to a ‘feminisation of poverty’ without any elaboration, the three most common tenets seem to be: a) that women represent a disproportionate percentage of the world’s poor; b) that this trend is deepening, and c) that women’s increasing share of poverty is linked with a rising incidence of female household headship (Chant,2006:Chapter 1; also see Box 1). This, in turn, has led to numerous assertions that women-headed households are the ‘poorest of the poor (see Box 2).

BOX 1: COMMON CHARACTERISATIONS OF THE ‘FEMINISATION OF POVERTY’

- Women experience a higher incidence of poverty than men
- Women experience greater depth/severity of poverty than men (i.e. more women are likely to suffer ‘extreme’ poverty than men)

- Women are prone to suffer more persistent/longer-term poverty than men
- Women's disproportionate burden of poverty is rising relative to men
- Women face more barriers to lifting themselves out of poverty
- The 'feminisation of poverty' is linked with the 'feminisation of household headship'
- Women-headed households are the 'poorest of the poor'
- Female household headship transmits poverty to children ('inter-generational transmission of disadvantage').

Sources: Asgary and Pagán (2004), Baden (1999); Cagatay (1998); Chant (1997b,2003a,b); Davids and van Driel (2001,2005); Moghadam (1997); Wennerholm (2002).

BOX 2: ASSERTIONS ABOUT FEMALE-HEADED HOUSEHOLDS AS THE 'POOREST OF THE POOR'

'...the global economic downturn has pressed most heavily on women-headed households, which are everywhere in the world, the poorest of the poor'.

Tinker (1990: 5)

'Women-headed households are overrepresented among the poor in rural and urban, developing and industrial societies'.

Bullock (1994:17-18)

'One continuing concern of both the developing and advanced capitalist economies is the increasing amount of women's poverty worldwide, associated with the rise of female-headed households'.

Acosta-Belén and Bose (1995:25)

'What is clear is that in many countries women tend to be over-represented in the ranks of the "old" or structural poor, and female-headed households tend to be among the most vulnerable of social groups'.

Graham (1996:3)

'...the number of female-headed households among the poor and the poorer sections of society is increasing and...they, as a group -- whether heterogeneous or not -- are more vulnerable and face more discrimination because they are poor and also because they are man-less women on their own'.

Bibars (2001:67).

'Households headed by females with dependent children experience the worst afflictions of poverty ... Female-headed households are the poorest'.

Finne (2001:8)

'Households headed by women are particularly vulnerable. Disproportionate numbers of women among the poor pose serious constraints to human development because children raised in poor households are more likely to repeat cycles of poverty and disadvantage'.

Asian Development Bank (2003:11)

Source: Chant (2003a, 2006: Chapter 1).

While the term 'feminisation of poverty' was first coined in the 1970s, it was arguably not until the mid-1990s that it made its major breakthrough into the development lexicon. A critical catalyst was the Fourth UN Conference on Women at which it was asserted that 70% of the world's poor were female, and eradicating the 'persistent and increasing burden of poverty on women'

was adopted as one of the 12 critical areas of the Beijing Platform for Action.³ Disregarding the fact that the 70% level was supposed to be rising, and that ten years on there is still no change to the original estimate, this categorical claim, with its alarming(ist) predictions of 'worse to come', seems to have made the world sit up and listen. In turn, this has moved women, if not gender, more squarely into the frame of international fora on poverty reduction. According to Wennerholm (2002:10), the 'feminisation of poverty' has been responsible not only for drawing attention to the 'great number of women living in poverty', but in highlighting the impact of macro-economic policies on women, calling for women to be recognised in the development process, and promoting consciousness of the existence and vulnerability of female-headed households. Added to this, as Williams and Lee-Smith (2000:1) contend: 'The feminisation of poverty is more than a slogan: it is a marching call that impels us to question our assumptions about poverty itself by examining how it is caused, manifested and reduced, and to do this from a gender perspective'. With poverty reduction having become the zeitgeist of international development since the early 1990s (see Chen et al, 2004: xxi; Molyneux, 2006a,b), the astoundingly rapid conversion of the 'feminisation of poverty' from opportunistic shorthand to 'established fact', has ostensibly been fortuitous. Indeed, in the last decade, an increasing amount of resources have been directed to women in the interests of their 'economic empowerment' (through education, vocational training, micro-credit and so on).

While some benefits have been spawned by popularisation of the 'feminisation of poverty', it is important to acknowledge a number of weaknesses in the construct in its present guise.

II CONCEPTUAL AND EMPIRICAL SHORTCOMINGS OF THE 'FEMINISATION OF POVERTY'

i) Problems relating to terminology, definitions and unwritten assumptions

As intimated earlier, the term 'feminisation of poverty', which Molyneux (2006a) so eloquently describes as a 'pithy and polyvalent phrase', is often

deployed loosely, and without any specification of its meaning. As an example, in a pilot review by the UNDP of 13 national Millennium Development Goal Reports (MDGRs), women in general are identified to be particularly vulnerable to poverty in four, and the 'feminisation of poverty' is identified as a challenge, but no data are given in support of these assertions, and in only one country is use made of sex-disaggregated statistics (UNDP, 2003).⁴ While it is claimed that the statements in some MDGRs about feminisation of poverty are 'indicative of a welcome shift from earlier approaches that were insensitive to the differential concomitants and implications of poverty for women and men' (UNDP, 2003:22), it is also noted that '...when they are not backed up by data or policy commitments, such statements are of little value either as entry-points for refocusing the direction of poverty policy or as benchmarks for tracking change' (ibid.; see also Marcoux, 1998a). As summarised by Davids and van Driel (2005:5), women's impoverishment has become a 'global orthodoxy that is not questioned anymore' (see also Chant, 2003a,b).

Even where the 'feminisation of poverty' is more fleshed out (Box 1), problems remain in respect of basic definitions and assumptions.

From the angle of 'feminisation', women are either presented as a homogenous mass, or are differentiated solely on grounds of whether they are living with male partners or not. This is regardless of the fact that female household heads may range from women who are living alone, to those who live solely with dependent children, to those who may head more elaborate multi-generational extended households.

Then, from the 'poverty' side, discussion of the kind of poverty referred to is rarely made explicit, although monetary poverty (comprising income and/or consumption) seems to be the main criterion. Despite the fact that seven years have elapsed since Fukuda-Parr (1999) stressed that the feminisation of poverty was not 'just about lack of income', continued emphasis on this conceivably reflects the persistent preoccupation with monetary poverty in the development mainstream (as, for example, in Millennium Development Goal

[MDG] 1). Notwithstanding that income should undoubtedly occupy a pivotal position in any assessment of poverty, I find it strange that this should be the dominant element in 'feminisation of poverty' orthodoxy when feminist research over the last 25 years has consistently stressed the importance of other dimensions of poverty to women, along with the need for more holistic conceptual frameworks to encapsulate gendered privation. These include, inter alia:

- restrictions in access to private and public goods – education, health, infrastructure and so on which compromise human capabilities or 'functionings', as emphasised in 'capability' and 'human development' frameworks (see Fukuda-Parr, 1999; Kabeer, 2003; Klasen, 2004; Sen, 1999; UNDP, 2005);
- asset poverty, encompassing not only material assets such as land and property, but less tangible assets such as social capital, which, together with capabilities form part of the 'livelihoods' framework for poverty analysis (see Rakodi, 1999; Rakodi and Lloyd-Jones, [eds], 2002);
- subjective dimensions of poverty such as self-esteem, dignity, choice, and power, garnered through participatory poverty assessments (PPAs) (see Johnsson-Latham, 2004a; Kabeer, 2003; Painter, 2004; Rojas, 2003; World Bank, 2000).
- aspects of poverty relating to 'social exclusion' such as poor's marginalisation from mainstream society through lack of political participation, social dialogue, and 'voice' (see Chen et al, 2004:5-6; Karshenas, 2003; UNRISD, 2005:49).

As summed up by Razavi (1999:417):

'From a gender perspective, broader concepts of poverty are more useful than a focus purely on household income levels because they allow a better grasp of the multi-dimensional aspects of gender disadvantage, such as lack of power to control important decisions that affect one's life...'.

In addition to the fact that it is difficult to comprehend – or countenance -- the disjuncture which seems to have evolved between the narrow parameters of the ‘feminisation of poverty’ and the more inclusive and holistic conceptualisations of gendered poverty, I also feel that failure to incorporate perspectives from alternative approaches could actually be obscuring the reasons why income poverty per se is purportedly feminising. Even if ‘progress towards gender equality is not necessarily permanent or stable, and ... gains can be tenuous’ (UNRISD, 2005:56), given shrinking disparities between a number of women and men’s capabilities and opportunities – educationally, employment-wise and in terms of political participation, for instance – it is almost counterintuitive that gender gaps in monetary poverty should be widening (Chant, 2006: Chapter 1). As observed by Moghadam (1997:3):

‘The feminisation of poverty would ... appear to refute the idea that economic development and growth are generally accompanied by a trend towards the diminution of patriarchal gender relations and an advancement in the status of women through improvements in women’s capabilities’.

Given the apparent paradox between a general rise in women’s capabilities and opportunities, and a worsening of their incomes, what factors have been missed in ‘feminisation of poverty’ discussions which are making women poor? There is a clear need to identify not only what these causes are, but to investigate and understand where they originate and play out. As Bradshaw (2002:12) has argued, women’s poverty is not only multidimensional but is also ‘multisectoral’, namely ‘women’s poverty is experienced in different ways, at different times and in different “spaces”’ (see also Gangopadhyay and Wadhwa, 2003).

ii) Problems of empirical substantiation

Another major problem attached to the focus on incomes and consumption in the ‘feminisation of poverty’ is that relevant sex-disaggregated statistics are thin on the ground. This partly reflects a more general dearth of sex-disaggregated data even for the most basic demographic characteristics of

populations (see Table 1). As Rodenberg (2004:1) has argued: ‘...a large proportion of the 1.3 billion people living in absolute poverty are women, though there is too little gender-specific data to substantiate the oft-quoted figure of 70% (see also Chen et al, 2004:37; Elder and Schmidt, 2004:3n; Klasen, 2004:14; Marcoux, 1998a,b).⁵ As further concluded by Baden (1999:10) in a review of ‘Gender, Governance and the “Feminisation of Poverty”’ for a UNDP meeting on women and political participation in the 21st century:

‘..the lack of systematic data which disaggregates expenditure or consumption by gender means that such broad statements are often based on questionable assumptions’.

TABLE 1: TOTAL NUMBER OF COUNTRIES OR AREAS, AND NUMBER OF COUNTRIES OR AREAS WHICH REPORTED POPULATION BY SEX AND AGE AT LEAST ONCE IN THE PERIOD 1995-2003

<i>Population</i>	Total Reported population by sex & age at least once between 1995 & 2003			
	<i>No. of Countries</i>	<i>Population in 2000 (millions)</i>	<i>No. of countries or areas</i>	<i>(%)¹</i>
World	204	6069	151	90
Development Group				
More developed regions	47	1193	44	99
Less developed regions ²	107	4208	90	95
Least developed countries	50	668	17	38
Continent				
Africa	55	796	23	59
North America	27	488	26	100
South America	13	347	11	98
Asia	50	3679	43	93
Europe	42	728	39	99
Oceania	17	31	9	79

Source: UNSD (2005:Table 2.1).

Notes:

1. As a percentage of the total population shown
2. Excluding least developed countries

Despite the calls of CEDAW, and more recently the BFPA, for more sex-disaggregated statistics, there is still no international database which provides a comprehensive breakdown of the incidence and extent of women's monetary poverty in comparison with men (UNIFEM, 2002:60). In terms of the South, only for Latin America, and thanks to the Economic Commission for Latin America and the Caribbean (ECLAC/CEPAL), do we have a regional breakdown of the numbers of females and males within households which fall below national poverty lines (also Table 2). While, on the surface, these data suggest that women are poorer than men, and indeed in all rural areas for

which data are available a higher percentage of the female population is below the poverty line, differences are for the most part, fairly marginal. Moreover, in urban areas in 10 out of 17 countries (Argentina, Bolivia, Brazil, Chile, Colombia, Guatemala, Honduras, Mexico, Paraguay and Uruguay), the proportion of men in poverty is actually on a par with or slightly higher than women. On the basis of this, UNIFEM (2002:61) concludes that the 'feminisation of poverty' is present only in some countries in Latin America, and that women are nowhere near the level of 70% of people in income poverty as popularly expounded.

TABLE 2: GENDER AND POVERTY IN LATIN AMERICA

<i>Country</i>	<i>Area</i>	<i>Proportion below poverty line (%)</i>		<i>Females per 100 males below poverty line</i>
		<i>Male</i>	<i>Female</i>	
Argentina	Urban	23.8	23.6	99.3
Bolivia	Urban	48.6	48.2	101.4
	Rural	79.4	81.6	102.8
Brazil	Urban	33.0	32.6	99.5
	Rural	54.8	55.6	101.6
Chile	Urban	20.6	20.6	101.0
	Rural	26.4	28.8	109.1
Costa Rica	Urban	16.8	19.2	114.4
	Rural	20.8	23.8	114.5
Dominican Republic	Urban	33.9	36.9	110.2
	Rural	37.7	43.3	115.0
Ecuador	Urban	63.1	63.3	102.8
El Salvador	Urban	38.1	39.0	101.3
	Rural	64.9	65.4	100.8
Guatemala	Urban	45.7	45.4	101.0
	Rural	69.8	70.0	100.4
Honduras	Urban	66.6	65.4	99.3
	Rural	81.0	81.5	100.8
Mexico	Urban	38.7	38.7	101.0
	Rural	58.3	58.6	101.6
Nicaragua	Urban	63.4	64.5	101.7
	Rural	77.4	76.6	99.0
Panama	urban	25.8	26.6	103.1
	Rural	40.4	43.6	107.9
Paraguay	Urban	49.7	47.4	97.1
	Rural	73.2	74.4	101.9
Uruguay	Urban	9.7	9.4	97.3

Venezuela	Total	48.6	50.0	104.4
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Sources: CEPAL (2002: Cuadros 6a & 6b); UNIFEM (2002: Table 15).

Simple headcounts of male and female household members below the poverty line do not detract from the conceptual and pragmatic difficulty of assigning household incomes or assets to individuals of different gender within households' (Klasen,2004,p.2). None the less, this is still a step in the right direction given that in most parts of the South information regarding economic resources is only available at a household level. In such instances, female heads often end up as a crude proxy for 'women' without any consideration of vitally important criteria such as the sex and age of other household members, or even household size (see Fukuda-Parr, 1999; Ruggeri Laderchi et al, 2003:13; van Vuuren, 2003). This can produce spurious estimates of poverty since while female-headed households may show-up as poorer on account of their smaller size, in per capita terms they may actually be better off (Kabeer, 2003,pp.79-81; also Bongaarts, 2001; Chant, 1997b). As it is, even aggregated household income or consumption data do not present us with a picture of unilateral disadvantage. Despite a rise in extreme poverty among female-headed households in some parts of Latin America over the last decade, and that the greatest increase in female headship has occurred among the poor (see Arriagada, 2002; ECLAC, 2004b:58; also Table 3), within a wider geographical remit there is scant evidence to support the notion that women-headed households are poorer than their male counterparts in any systematic manner (Chant, 1997b, 2003a; Chen et al, 2004:37; Franco, 2003:7; Fukuda-Parr, 1999:99; IFAD, 1999; Moghadam, 1997:8, 1998; Quisumbing et al, 1995). As summarised by Lampietti and Stalker (2000:2): 'Headship analysis cannot and should not be considered an acceptable substitute for poverty analysis' (see also Fuwa, 2001).

Irrespective of whether we consider households or individuals, another major problem in sustaining the 'feminisation of poverty' thesis as a trend is the dearth of sex-disaggregated panel data which permit longitudinal comparisons (Johnsson-Latham,2004b:18; Klasen, 2004:2; Nauckhoff, 2004:65).

**TABLE 3: FEMALE-HEADED HOUSEHOLDS BY
POVERTY STATUS OVER TIME IN URBAN LATIN
AMERICA**

<i>Country & year</i>	<i>Total % of Non-poor households headed by women</i>	<i>Extremely poor (%)</i>	<i>Poor (%)</i>	<i>Poor (%)</i>
<u>Argentina</u>				
(Gran Buenos Aires)				
1990	21.1	26.2	11.6	22.3
1994	24.0	22.0	20.0	24.0
1997	26.1	31.7	24.1	26.5
1999	26.9	36.9	28.0	26.5
<u>Bolivia</u>				
1989	16.7	22.0	24.1	26.1
1994	18.0	20.0	17.0	18.0
1997	20.7	24.0	22.4	18.6
1999	20.9	24.4	18.9	20.7
<u>Brazil</u>				
1990	20.1	24.2	22.6	18.4
1993	21.7	22.9	21.0	21.7
1996	23.7	24.1	22.1	24.0
1999	25.4	24.2	24.2	25.9
<u>Chile</u>				
1990	21.4	24.5	19.8	21.5
1994	22.0	27.0	21.0	22.0
1996	23.0	29.0	22.0	23.0
1998	24.0	28.0	23.0	24.0
<u>Costa Rica</u>				
1991	24.1	27.7	22.3	24.0
1994	24.0	24.0	24.0	24.0
1997	26.8	51.0	35.5	24.0
1999	27.9	55.8	38.5	24.9
<u>Ecuador</u>				
1990	16.9	21.6	15.9	15.3
1994	18.7	22.7	17.5	15.3
1997	18.6	23.8	18.6	16.7
1999	20.1	22.9	20.5	18.0
<u>El Salvador</u>				
1995	30.8	38.2	31.3	29.0
1997	30.2	35.8	33.2	27.8
1999	31.4	35.5	35.5	29.2
<u>Guatemala</u>				
1989	21.9	23.1	21.0	21.7
1998	24.3	24.2	21.9	25.3
<u>Honduras</u>				
1990	26.6	35.4	21.2	21.4
1994	25.0	28.0	25.0	21.0

1997	29.2	31.9	27.7	27.5
1999	30.3	32.2	30.4	28.1
<u>Mexico</u>				
1989	15.7	13.9	14.0	16.7
1994	17.0	11.0	16.0	18.0
1996	17.5	17.1	14.7	18.9
1998	19.0	18.0	16.0	20.0
<u>Nicaragua</u>				
1993	34.9	39.9	33.8	31.7
1998	34.5	39.2	36.4	29.6
<u>Panama</u>				
1991	26.0	33.7	29.0	23.5
1994	25.0	35.0	25.0	24.0
1997	27.5	36.5	28.8	26.2
1999	27.4	44.6	28.0	25.8

Source: CEPAL (2002: Cuadro 6E)

Beyond this, sex-disaggregated data on income poverty are rarely disaggregated further. Except for the well-worn division between male and female household heads, which, as previously underlined, has often led to the misguided conflation of the latter with women as a whole and to the assumption that female heads are the 'poorest of poor', lack of breakdown according to other axes of difference has prevented any dedicated investigation of which particular groups of women, if any, might be especially prone to privation, nationally or internationally. Yet in terms of trends over time and across generations, getting a handle on age-specific poverty rates might be an appropriate first step.

Recognising that capabilities are not necessarily matched by opportunities, and therefore do not automatically translate into outcomes, as mentioned earlier, disparities between women and men in respect of education, training, labour market access and so on have tended to diminish in recent decades. This makes it difficult to sustain that women are at greater risk of becoming poorer than men over time, or at least that gendered poverty gaps are increasing among the young. By contrast, it is plausible that disproportionate poverty among women is increasing due to demographic ageing.⁶

Given women's generally greater life expectancy, there is an increasing tendency for more women to feature in populations as a whole, and among senior age groups in particular. Indeed, in Latin America and the Caribbean, 60% of the population aged 60 and above are female (PAHO/MIAH, 2004:1).

In turn, disadvantage is especially likely to affect female senior citizens for three main reasons:

- i) a legacy of greater gender gaps – for example in education, literacy, savings, pension coverage and so on,
- ii) a greater probability that older women will be widowed than their male counterparts, and/or live alone, and
- iii) the possibility that older women suffer greater social and economic discrimination than their male peers, or younger females (see CELADE,

2002:17, ECLAC, 2004b:45-6; Ofstedal et al, 2004:166-6; UNMP/TFEGE, 2005:13).

By the same token, the idea that the relative growth of older women in national populations is the main reason for the 'feminisation of poverty' needs to be qualified:

- i) Older people are still a relatively small proportion of the population (even in Costa Rica which has higher life expectancy than most other countries in the South, only 5.5% of the population are aged 65 or more).
- ii) In many developing countries older people are taken care of and/or co-reside with family, with inter-generational transfers tempering the privation they might otherwise experience (see Ofstedal et al, 2004:197).
- iii) As with younger generations, women's age-related risk of poverty is cross-cut by other factors such as household circumstances, education, and employment, making it difficult to generalise.

In short, unless progress can be made towards further disaggregation of what little sex-disaggregated data exist, then we are unlikely to know how far demographic -- or other -- factors have a part to play in poverty's purportedly inexorable process of 'feminisation'.

iii) More specific conceptual problems

In addition to the definitional and empirical problems with the 'feminisation of poverty' described above, other problems of a more conceptual/analytical nature are as follows:

a) Over-emphasis on income

Aside from the paucity of sex-disaggregated data on monetary poverty, over-emphasis on income in the 'feminisation of poverty' undoubtedly needs challenging when feminist research has consistently stressed the importance of more holistic perspectives on poverty which take into account social as well as material deprivation, and embrace subjective as well as objective dimensions.

More specifically, to remain confined mainly or exclusively to income to support the 'feminisation of poverty' is problematic for four main reasons:

- i) While monetary poverty may be the easiest to quantify, it is not always amenable to accurate data collection. This might be seen as particularly pertinent to women whose own earnings may be subject to fluctuation, or who possess little or no knowledge of their spouses' incomes.
- ii) Since information on incomes, consumption (and assets) are usually only available for households in aggregate they are difficult to convert into individual equivalents according to gender, age and so on without problematic assumptions about equality of distribution, or about the different needs and preferences of individual household members (see Klasen, 2004; also later).
- iii) Income, along with longevity, is allegedly one of the few indicators which is less robust in confirming women's relative privation than other criteria commonly found in the GAD literature such as access to land and credit, decision-making power, legal rights within the family, vulnerability to violence, and (self)-respect and dignity (Johnsson-Latham, 2004b:26-7).⁷ In short, income may actually underestimate the extent to which poverty is feminised, or feminising, and deflect attention from other factors pertinent to women's disadvantage. As argued by Rodenberg (2004:5):

'The important determinants that go into the making of women's social positions in today's world society are marked by legal, political, cultural and religious discrimination. These circumstances clearly indicate that the fact women are disproportionately affected by poverty is neither due primarily to lower incomes nor finds its sole expression in them. Instead, inequality has its most important roots in inadequate access to resources, lack of political rights, and limited social options as well as in a greater vulnerability to risks and crises' (see also Franco, 2003; Fukuda-Parr, 1999; Moghadam, 1997; Morrisson and Jütting, 2004; Parpart, 2002; UNDP, 2005).

iv) Related to this, unless we are able to get a handle on poverty's subjective dimensions or its multidimensionality, we cannot go very far in understanding gendered poverty and its dynamics, or in making assessments of poverty more relevant to policy interventions for women at the grassroots. While household income is clearly important in any diagnosis of poverty, it is also important to appreciate that this may bear no relation to women's poverty because women themselves may not necessarily be able to access it (see Bradshaw, 2002:12; Chant, 1997a,b). Inequitable intra-household resource allocation, which has been repeatedly stressed in feminist research as integral to a gendered analysis of poverty has indicated that for many women the capacity to command and allocate resources may be considerably more important than the actual resource base in their households (Chant, 2003b, 2006: Chapter 2; Kabeer, 1996; González de la Rocha and Grinspun, 2001). As summarised by Sweetman (2005:3): poverty is '...as much about agency compromised by abuse, stress, fatigue and voicelessness, as it is about lack of resources'.

The importance of taking into account subjectivities and the multidimensionality of poverty has perhaps been best illustrated in work on female household headship and the notion of 'trade-offs' (see Chant, 1997b, 2003a; Kabeer, 1997).

'Trade-offs' refer to the ways in which women make tactical choices between different dimensions of poverty in the interests of household and/or personal well-being. For example, being without a male partner (and men's earnings) may at one level exacerbate poverty for female heads, but this can be compensated by other gains. The latter might include female heads

exercising control over the spending of their own wages, or avoiding the vulnerability attached to erratic support from men, or simply enjoying a greater sense of well-being because their lives are freer from conflict, coercion or violence (Chant, 1997b; van Driel, 1994; Fukuda-Parr, 1999; Jackson, 1996; Kabeer, 1997). While the trade-offs available to poor women may be limited (Kabeer, 1999; also van Driel, 1994), and the 'price' of their independence high (see Jackson, 1996; Molyneux, 2001: Chapter 4), as Graham (1987: 59) argues: '...single parenthood can represent not only a different but a preferable kind of poverty for lone mothers' (see also González de la Rocha, 1994; UNDAW, 1991:41). Indeed, although most women seem not to choose to stay single or to see their marriages or unions dissolve, those who end up alone may elect to remain so rather than return to ex-partners or to form new relationships (see Chant 1997a: Chapter 7; also Bradshaw, 1996; van Vuuren, 2003:231; Ypeij and Steenbeek, 2001). As noted in research in Porto Alegre, Brazil, older (post-menopausal) women, who, having 'gained a moment of respite in the battlefield of the sexes' and live without partners, often opt to rely on sons rather than spouses (Fonseca, 1991:156-7). This helps to underline the idea that poverty analysis cannot afford to lose sight of women's personal experiences and perceptions, the diverse range of privations they face, and the fact that within an albeit limited remit, they may also exert agency. As articulated by Rodenberg (2004:13):

'Women are...more often affected, and jeopardised by poverty. Lacking powers of self-control and decision-making powers, women – once having fallen into poverty – have far fewer chances to remedy their situation. This fact, however, should not be understood to imply globally that e.g. a rising number of women-headed households is invariably linked with a rising poverty rate. It is instead advisable to bear in mind that a woman's decision to maintain a household of her own may very well be a voluntary decision – one that may, for instance, serve as an avenue out of a relationship marred by violence. If poverty is understood not only as income poverty but as a massive restriction of choices and options, a step of this kind, not taken in isolation, may also mean an improvement of women's life circumstances'.

ii) Over-emphasis on female-headed households

Leading on from this, a second major problem with the feminisation of poverty is its over-concentration on female headed households. As with over-emphasis on income, this is somewhat paradoxical not only on account of tenuous data, but on conceptual grounds. On one hand feminist research has often identified that unequal relations with male partners at the domestic level constitute a major cause of women's poverty in developing countries. However, by its stress on the links between female headship and poverty, the suggestion is that when women are without men, their situation is worse! The distinction drawn by Molyneux (2006b) between 'female poverty' and 'gender dimensions of poverty' is useful here.

While categorical generalisations in any direction are clearly inappropriate, as intimated in Rodenberg's statement above, it is evident that women may actively choose household headship as a means by which they are able to enhance the well-being of their households and/or exert more control over their own lives, especially where economic development has provided them with the opportunities to do so, such as access to employment (see Safa, 1995; van Vuuren, 2003). As summarised by Baden (1999:13): 'The processes which lead women to head households are many and in some cases this may represent a positive choice, so that ... connotations of powerlessness and victimhood are inappropriate'.

Bolstering the case against undue emphasis on female-headed households in the 'feminisation of poverty' is that they are a highly heterogeneous group. Differentiation derives from a wide range of factors including routes into the status, stage in the life course and household composition. These, along with other criteria, constitute compelling reasons to reject unilateral stereotypes of women-headed households as the 'poorest of the poor' (Chant, 2003a; also Lampietti and Stalker, 2000).

iii) Neglect of intra-household dynamics

A third, and related, problem with the 'feminisation of poverty' is that it tends to neglect intra-household dynamics and the issue of 'secondary poverty' (i.e. poverty which arises not through incomes per se, but by their uneven

distribution on the part of earners), which have frequently been stressed by feminist research as critical in accounting for women's privation (see Chant, 1997b; Fukuda-Parr, 1999).

iv) Neglect of men and gender relations

A fourth analytical problem with the 'feminisation of poverty' is that its focus on women tends to deflect attention from men and gender relations, when it is the latter which should perhaps come under greater scrutiny. Indeed, if poverty is feminising, then does this imply there is a counterpart 'masculinisation' of wealth, power, privilege and asset accumulation? If so, how is this explained when there is so much talk of a 'crisis of masculinity' and mounting evidence that men in some countries are beginning to fall behind women in respect of educational attainment and access to employment (see for example, Arias, 2000; Chant, 2000, 2002; Escobar Latapí, 1998; Fuller, 2000; Gutmann, 1996; Kaztman, 1992; Khundker, 2004; Silberschmidt, 1999; Varley and Blasco, 2000)? While UNRISD (2005:12) surmises that while some men are disadvantaged, and this can exact costs such as higher suicide rates and stress- and alcohol-related health risks, in general: 'Male underachievement has not led to parallel underachievements in wealth and politics' (ibid.). However, the relevance of this statement cannot be ascertained until more work is undertaken on men and gender relations in respect of the 'feminisation of poverty'.

On top of these already quite well-established criticisms of the 'feminisation of poverty', I would like to add another set of interrelated points which derive from my recent fieldwork with low-income groups in The Gambia, the Philippines and Costa Rica (see Note 1), and which underline the potential importance of re-casting the 'feminisation of poverty' along broader lines.

v) Missing the main points about gendered poverty? Reflections from the 'field'.

The broader remit I deem relevant to the 'feminisation of poverty' stems from the observation that although women are often income-poor, and this owes to

a whole host of discriminatory processes which need to be addressed, what is also critically important is that they are increasingly at the frontline of dealing with poverty. While the burden of household survival has long been widely documented as falling disproportionately on women, the unevenness between women's and men's inputs and their perceived responsibilities for coping with poverty seem to be growing. In some cases, the skew is such that it has reached the point of virtual one-sidedness. On top of this, women's mounting responsibilities do not seem to be matched by any discernible increase in rewards or entitlements – whether of a material or non-material nature. The social worth of women's efforts tends to go unacknowledged, robbing them of personal gains, satisfaction, or a sense of justice that might accrue from taking on the struggle against daily or long term hardship with greater solidarity,

These observations are perhaps best encapsulated under the rubric of a **'feminisation of responsibility and obligation'**^{8,9} in which three elements need emphasis.

(i) While women's work in household survival is diversifying and intensifying, men's seems to be restricted and/or even diminishing.

In the context of The Gambia, the Philippines and Costa Rica, growing numbers of women of all ages are working outside the home, as well as performing the bulk of unpaid reproductive tasks for husbands, fathers, brothers, and sons. Men on the other hand, are not only finding it harder to be the sole or primary economic support for their households, but are not significantly increasing their participation in reproductive work either.

These observations find parallels in other studies. Notwithstanding evidence from some countries as Chile and Mexico that men are playing a greater role in caring for children (Alm  ras, 2000; Gutmann, 1996; Olavar  a, 2003), in the region more generally, reproductive labour continues to be assigned almost exclusively to women (Arriagada, 2002:159). As summarised by ECLAC (2004b:5): '...most men still do not share in household work or in the array of unpaid care-giving activities entailed by membership in a community or

society'.¹⁰ In turn, men in '....male-headed households are more likely to enjoy the advantages of free domestic work by the spouse, thus avoiding expenditures otherwise associated with maintaining a household' (ibid.:23). Within a wider geographical remit, a study by the UNDP of 9 developing and 13 advanced economies found that unpaid reproductive labour accounted for 66% of women's work, compared with only 24-34% of men's and that women work more hours than men overall (see Rodenberg, 2004:17, Box 5; also Table 4). Generally speaking, the disparity between hours of men's and women's work is most marked among low-income groups, and, as noted by Pineda-Ofreneo and Acosta (2001:3): the '...poorer the household, the longer women work'.

TABLE 4: GENDER, WORK BURDEN AND TIME ALLOCATION: SELECTED DEVELOPING COUNTRIES

<u>Country</u>	<u>Burden of work</u>									
	<u>Time allocation(%)</u>									
	<u>Total work time</u>			<u>Female</u>		<u>Total work time</u>		<u>Time</u>		
	<u>Time spent</u>			<u>work</u>		<u>Mkt</u>		<u>Non-mkt¹</u>		
	<u>(minutes per day)</u>	<u>by women</u>	<u>time</u>	<u>by men</u>	<u>activities</u>	<u>activities</u>	<u>Mkt</u>	<u>Non-</u>	<u>mkt</u>	
	<u>Year women</u>		<u>Mkt</u>	<u>Non-mkt</u>	<u>(% of male)</u>					
			<u>men</u>							
<u>Urban areas</u>										
Colombia	1983	3399	356	112	49	51	24	76	77	23
Venezuela	1983	440	416	106	59	41	30	70	87	
	13									
Kenya	1986	590	572	103	46	54	41	59	79	21
Nepal	1978	579	554	105	58	42	25	75	67	33
Indonesia	1992	398	366`	109	60	40	35	65	86	14
AVERAGE ²			481	453	107	54	46	31	69	79
		21								

Rural areas

Guatemala	1977 16	678	545	117	59	41	37	63	84
Kenya	1988	676	500	135	56	44	42	58	76
Bangladesh	1992 30	545	496	110	52	48	35	65	70
Nepal	1978	641	547	117	56	44	46	54	67
Philippines	1975-7 16	546	452	121	73	27	29	71	84
AVERAGE	24	617	515	120	59	41	38	62	76

Source: UNDP (2004: Table 28)

Notes:

1. Mkt = market activities; non-mkt = non-market activities. Market activities refer to market-oriented production activities as defined by the 1993 revised UN System of National Accounts (SNA).
2. Averages for urban and rural areas refer to unweighted averages for countries listed in relevant sections.

An added factor to take on board in the growing burden on women in household livelihoods, is that their work is not only undergoing diversification, but also intensification, especially in the reproductive sphere. Price liberalisation and reduced subsidies on basic staples, together with as limited and/or declining investment by the public sector in essential infrastructure and basic services, require more onerous or time-consuming domestic labour, greater efforts in self-provisioning, and/or more care and forethought in budgeting and expenditure (see Chant, 1996; UNMP/TFEGE, 2005:7).

(ii) Persistent and/or growing disparities in women's and men's capacities to negotiate their obligations and entitlements in households: the unhappy marriage of tradition and transition?

Women's mounting responsibilities for coping with poverty do not seem to be giving them much leverage in respect of negotiating with men to match their efforts. Frequent mention is made by women at the grassroots in The Gambia, Philippines and Costa Rica that they have little choice but to deal with poverty on a daily basis, working harder in and outside the home, and allowing themselves minimal licence for rest and recreation, or personal over collective expenditure. Men, by contrast, seem to feel entitled to periodic or even regular 'escapes' from the burden of assisting their families. This ranges from withholding earnings (and/or appropriating those of their wives or other household members), to absenting themselves from the home to spend time with male friends, and/or consoling themselves with the transitory therapeutic fixes offered by drugs, drink, casual sex and gambling. While this by no means applies to all men, and some pursuits (especially passing time with other men) can be an important source of networking and securing resources, others can drain household finances and/or plunge households deeper into debt. For example, where men become ill or unable to work as a result of prolonged drinking, infections picked up through liaisons with other sexual partners, commercial sex workers and so on, the burden for upkeep falls on other household members, who may be called upon to provide healthcare in the home, and/or to pay for pharmaceuticals and formal medical attention (see Chant, 1997a). This is perhaps especially applicable in the case of HIV/AIDS where, even if women themselves have not contracted the disease, they can suffer a major drop in income due to illness of the main household earner, their care burden increases, and in the case of widowhood they may be dispossessed of their assets (UNDP, 2005: 9 & 39). As summarised for HIV/AIDS-affected households in Sierra Leone by Delamonica et al (2004:23):

'A parent's protracted illness and death will have a psychological impact on other family members, especially children. A sick husband or partner exerts various economic pressures on the household: financial resources dwindle with the loss of a wage earner and rising healthcare expenses; other family members must work extra hours to compensate for lost labour; and extra hours are spent caring for a sick or dying husband. The family may also lose property as items are sold to pay for healthcare or supplement household income. Pressures continue after the husband or

partner has died: there are funeral expenses, and debts left by the deceased husband. The loss of a provider is sometimes compounded by loss of property or land access as the husband's family takes over. Social stigma and blame can result in discrimination against the surviving widow, further impoverishing her household. Sometimes widows and their children are absorbed into other families, but this is not always the case. Finally, widows may have been infected by their husbands, so that the children risk the loss of their surviving parent'.¹¹

As documented earlier, some women faced with minimal support from male partners may be able to break away and set up their own households. However, others may not be in the position to do so, and are rendered more vulnerable than ever to extremes of servitude and inequality. This may be endorsed by culturally-condoned expectations of female altruism – a woman who opts for another – more egoistic course – is not deemed 'feminine', and the consequences can be severe, including non-marriageability, divorce or separation. As Kabeer (2005:14) has argued: 'Gender often operates through the unquestioned acceptance of power. Thus women who, for example, internalise their lesser claim on household resources, or accept violence at the hands of their husbands, do so because to behave otherwise is considered outside the realm of possibility'. As further articulated by Sweetman (2005:2): 'Solving material poverty is not possible for women who lack the power to challenge the discriminatory policies of social institutions, ranging from the family to the state'.

I also sense that some women attempt to compensate for 'encroaching' on 'male terrain' such as when they take-up paid work, by re-doubling their efforts to live up to altruistic ideals attached to idealised norms of 'good wives' and 'dutiful daughters'. This not only helps to reaffirm their 'femininity', but to defuse the conflict which so often erupts when men feel threatened by changes in women's activities (see also below).¹² And, as women seem to be making recourse to 'traditional' feminine ideals in a time of transition, so too men's declining commitments to, and investment in, households' daily war against poverty may well derive from a perceived need among men to assert elements of 'traditional masculine behaviour' over which they still have some control -- and which women may tolerate through their own perceptions of how men should be (see Chant, 2000; Chant with Craske, 2003:Chapter 1).

Whatever the case, the patterns described endorse Whitehead's (2003:8) observation that: '...men and women are often poor for different reasons, experience poverty differently, and have different capacities to withstand and/or escape poverty'.

Summing up this second element of a 'feminisation of responsibility and obligation', it is not only gender inequalities in incomes and consumption which are important, but gender differences in time and labour inputs, and of particular significance to a 'feminisation of poverty', however defined, the fact that the onus on women to cope is increasing. This is not only because they cannot necessarily rely on men and/or do not expect to rely on men, but because a growing number seem to be supporting men as well. Also disturbing is that women are generally forced into accepting rather than challenging their mounting responsibilities in a spirit of quiet and self-sacrificing acquiescence. While recourse to 'traditional' norms of female altruism in a time of transition may be a tactical gesture to ensure household survival, the danger is that women will have to carry on assuming more responsibilities with severe costs to their personal health and well-being.

iii) *Increasing disarticulation between investments/responsibilities and rewards/rights*

Leading on from this, a third element in the 'feminisation of responsibility and obligation' is that while responsibilities for dealing with poverty are becoming palpably feminised, there is no corresponding increase in women's rights and rewards. Indeed, the self-same rise in women's burdens seems to have curtailed the resources at their disposal (material and non-material) to negotiate gains of any description. As underlined by UN/UNIFEM (2003:19):

'One might even argue that the economic and social reproductive realms which women are expected to tread, overextend the range of roles and responsibilities of women compared to men, which does not necessarily enlarge their life choices, but may even limit them' (see also Molyneux, 2002).

Men, on the other hand, despite their lesser inputs, are somehow managing to retain their traditional privileges. This presents us with a rather puzzling, not to

mention worrying, scenario in which investments are becoming progressively detached from rights and rewards, and creating a new and deeper form of female exploitation. Since neither analysis or policy has got to grips with this conundrum as yet, it is hardly surprising that the aggregate gender indices which exist are also lagging in capturing these emerging and/or consolidating inequalities.

III WHAT DO THE GDI & GEM TELL US (OR NOT) ABOUT GENDERED POVERTY?

The GDI and the GEM (see Box 3) represent an attempt to measure gender inequality rather than gendered poverty. However, although they say little about the ‘feminisation of effort’, and other dimensions of poverty which I view as particularly important to women, they undoubtedly provide a useful starting point for mapping gendered privation across space and through time.

While the GDI focuses on the costs of gender inequality for the aggregate human development (and well-being) of society (see Klasen, 2004:11), the GEM is fundamentally concerned with lack of rights, and the opportunities through which women are actually able to achieve equality with men (Bardhan and Klasen, 1999; Rodenberg, 2004:ii). Both the GDI and GEM include information on an important aspect of income poverty (notably estimated male and female income), as well as on some capabilities and opportunities – with health status as reflected in longevity, and literacy and education recorded in the GDI, and gender differences in occupational status in the GEM (Box 3). This concentration on gaps between different aspects of women and men’s well-being is important given that such indicators ‘...both affect and reflect power dynamics that influence the process of resource distribution’ (UNRISD, 2005:49). For example, ‘health and education are markers of capabilities that have intrinsic value and are also preconditions for participation in provisioning and decision-making’ (ibid.: 50). It could also be argued that the GEM’s component on women’s share of parliamentary seats is relevant to poverty. Baden (1999:6), for instance, asserts that: ‘increasing women’s political representation may be instrumental to reducing women’s poverty’. UNMP/TFEGE (2005:14) further points out not only that women

parliamentarians are likely to bring different interests than men to the political agenda, but that countries in which women's representation in political bodies is less than the 30% recommended by the BPFA, are usually 'less inclusive, less egalitarian, and less democratic' (see also Klasen, 2004:9).

While choice of component variables will be returned to later, the fact that the GDI and GEM are 'aggregate indices' has plusses and minuses, recognising also that there are two dimensions to this: one being that they are 'composite', i.e. they bring together different variables in a single measure; the other being that they aggregate (and generally average) data for the relevant population as a whole.

As regards the 'composite' dimension of the GDI and GEM, one of the major 'plusses' is that this gets us away from the notion that women's well-being can be reduced to a single measure (UNRISD, 2005:57). In broad terms, both indices also show on a number of counts how everywhere in the world '...women have markedly less chance to lead their lives in dignity and prosperity' (Rodenberg, 2004:ii).¹³ On the 'minus' side, I am not sure that the aggregated scores are especially helpful except as a means of making superficial comparative assessments of national achievements in gender equality – relative to human development and economic wealth in general -- or to track broad movements in individual countries over time.

BOX 3: COMPONENTS OF THE GDI AND THE GEM

Gender-related Development Index (GDI)

The GDI adjusts the HDI for gender disparities in the three main indicators making up the Human Development Index (HDI), namely:

- i. 'longevity' (female and male life expectancy at birth),
- ii. 'knowledge' (female and male literacy rates, and female and male combined primary, secondary and tertiary enrolment ratios),
- iii. 'decent standard of living' (estimated female and male earned income)

Gender Empowerment Measure (GEM)

The GEM aims to assess gender inequality in economic and political opportunities and decision-making, and comprises four main indicators:

- i. The share of parliamentary seats occupied by women,
 - ii. The proportion of legislators, senior officials and managers who are women,
 - iii. The female share of professional and technical jobs,
 - iii. The ratio of estimated female to male earned income
-

Source: UNDP (2002)

None the less, a major advantage is that it also possible to decompose the indices and examine individual components. While the fact that the GDI is lower than the HDI in all countries of the world and reveals that gender inequalities are ubiquitous (UN/UNIFEM, 2003:20; also Johnson, 2005:58), separation of index components shows interesting variations in levels and types of inequality within as well as between nations. For example, some countries may score highly in respect of female political participation, but poorly on grounds of women's share of earned income. This reflects the multidimensional nature of gender inequality in which gains in one sphere may not be matched in another, and resonates – albeit tangentially - with the fractured privations in women's lives at the grassroots (see also UNRISD, 2005:51).

On the 'aggregate/average' front, there are possibly more problems, one being that the extent to which poor women are sufficiently visible in the indices is in some doubt, with means acting to mask inequalities among women. This is especially pertinent in countries with high degrees of socio-economic polarisation.

In turn, some components exclude poor women from the equation altogether, and could lead to the GEM in particular being regarded as a measure not of gender inequality but 'gendered class privilege'.¹⁴ Notwithstanding the view that greater representation of women in formal political life (as in the GEM),

may impact positively on poor women, women in public office are generally educated and/or elite women whose class interests may well override their gender interests, and who might actually do little to advance the social or economic status of their poorer counterparts. The income component in both the GDI and the GEM, in being restricted to formal sector remuneration, is also class-biased (Kabeer, 2003:87). Even if this provides some indication of baseline employment inequalities, given poor women's disproportionate concentration in informal economic activity it does not provide much idea of male-female earning differentials at the lower end of the labour market. Moreover, the discounting of household production exerts a bias against poor women who are much more likely than their better-off counterparts to be directly involved in unpaid household labour (through lack of paid domestic help), and subsistence farming. Despite increased use of terms such as such as 'care economy' and 'reproductive economy' intended to underline the significance of women's contribution to GDP (see Elson, 1999b; also Folbre, 1994, 2006), the measures used in the GDI and GEM are, as Willis (2005:135) describes, based on "'top-down" perspectives of "development"' and the 'public sphere of paid employment and formal politics'. Although these are important, they provide only a partial picture of gender inequality given that a considerable amount of this is '...generated in the home and outside of formal markets' (Klasen, 2004:4). In turn, that non-market work in the 'private domain' of home and household remains absent, in accordance with the rules of the System of National Accounts (SNA)¹⁵, detracts from the plight of poor women in particular.

Bias towards numbers in the GDI and GEM can also occlude important dimensions of meaning and quality. In respect of meanings, these are not easily transported across cultures or classes. For example, although higher female income shares are commonly equated with more gender-sensitive development (and, by implication, less likelihood of female poverty), for poor women in particular this frequently translates into heavier 'double' and/or 'triple burdens' (whereby their income-generating work is merely layered on to other [unpaid] responsibilities). This raises obvious concerns about the value of the indicator in respect of well-being (Chant, 2006:Chapter 2; Dijkstra and

Hanmer, 2000; Klasen, 2004:19). In terms of quality, the privileging of numbers in the GDI and GEM can make for some spurious interpretations of 'progress'. As UNIFEM (2002:6) argues in relation to the MDGs, concern with male-female ratios should not detract from the fact that general improvements are sought: '...the empowerment of women does not just depend on the elimination of numerical gender disparities. It is possible to equalise the enrolment of boys and girls in school at a low level for both, a situation that empowers neither. Equality in deprivation does not represent a genuine fulfillment of Goal 3' (ibid., emphasis in original; see also UNMP/TFEGE, 2005:18).¹⁶

Another problem with the numerical dimension of aggregate indices is that this limits components not only to those which are observable and quantifiable, but which are actually quantified. Indeed, notwithstanding that the measures on which the UNDP gender indices are based may seem crude or limited, the poorest countries in the world find it difficult even to produce the data presently required. As of 2004, for example, it had only been possible to compute the GDI for 144 out of 177 countries for which the HDI is calculated, and a mere 78 for the GEM (see UNDP, 2004). As such, making the gender indices more comprehensive may imply reduced coverage, especially for low-income nations. Indeed, where attempts have been made to devise more elaborate indicators of 'women's empowerment' as a means of assessing gender gaps, such as the 'Measure of Women's Empowerment' devised by the World Economic Forum (WEF) (see Lopez-Claros and Zahidi, 2005)¹⁷, lack of baseline data has prevented scores being calculated for more than 58 countries, which are mainly in the developed world. Moreover, even for very basic data on population, births and deaths, UNSD (2005:6) notes that in general: '... there has been very little progress in the official reporting of sex-disaggregated data in the past three decades', with 14 countries having failed to report to the UN at all. This is partly due to the costs and time involved in conducting a census (or even household surveys) on a regular basis. Although 85% of the world's population resides in a country in which at least one census has been undertaken between the 1980s and 2000s, only three-

quarters of the world's 204 countries were able to provide sex-disaggregated vital statistics in the period 1995-2003 (see Table 1).

Despite – and arguably because of - these constraints, the GDI and GEM are important complementary tools in the analysis of gender gaps, as well as indicating the increasing prominence given to gender in national and global accounting of economic development and poverty. This is not to say that the claim that they have 'advanced the state of knowledge about gender disparities in opportunities, capabilities and access to and control over resources' (UNDP, 2001:5) is not somewhat over-stretched, nor that it does not take a huge leap of faith to imagine that women's estimated income in relation to men's reflects in any major way, as it is claimed to do, 'command over economic resources' (UNDP, 2002:23). None the less, as Dijkstra and Hanmer (2000) have argued, published indicators of gender inequality have major policy relevance since they draw governments' attention to gender inequalities and can potentially galvanise them into action (see also UNIFEM,2002). At the bottom line, they also put pressure on states to collect more data more rigorously and more often.

Similar considerations apply in relation to other UNDP indices, with the Human Poverty Index (HPI) being of particular relevance to this discussion. Although in its present form the HPI is a general (gender-neutral) rather than gender-sensitive index, it comprises elements which are pertinent to gender – namely health, reproduction and education. More specifically, its three components are: i) the proportion of people who are expected to die before the age of 40 years; ii) the proportion of the population who are illiterate, and iii) 'decent standard of living' as measured by a composite index of access to healthcare and safe water and malnutrition among children under 5 years old. In turn, as Durbin (1999) points out, there is scope for some of the variables included in the HPI to be calculated separately for women and men, especially life expectancy, child mortality and illiteracy, and to use proxies for less clear cut issues -- for example, the proportion of women living in areas deficient in safe water supplies, or who suffer from water-borne diseases for 'access to safe water'. Yet whether a gender-sensitive HPI would go far enough in saying anything significant about women's poverty relative to men's is in some doubt,

since the HPI at present not only omits many aspects of deprivation in general, but those which might be particularly important from the point of view of gender, such as access to land, housing, credit and social participation (ibid.). By the same token, it must also be acknowledged that its theoretical starting point (grounded in Amartya Sen's ideas about how income and commodities are important only insofar as they contribute to people's capabilities to achieve the lives they want -- 'functioning achievements' -- Sen, 1985,1999; also Kabeer, 2003:84; Ruggeri Laderchi et al, 2003:16),¹⁸ and its focus on non-monetary indicators of 'quality of life' (see Fukuda-Parr, 1999; May, 2001), resonate with feminist emphasis on the multidimensionality and social aspects of poverty already outlined.

IV SUGGESTED REVISIONS TO THE 'FEMINISATION OF POVERTY' CONSTRUCT

Prior to suggesting how we might move forward in respect of increasing the sensitivity of existing (or new) aggregate indices to gendered poverty, it is important to briefly revisit the concept of the 'feminisation of poverty'. This is for two main reasons, a) because the 'feminisation of poverty' has been catalytic in getting gender on the poverty agenda, and we need to keep up the momentum for any epithet or slogan which casts the spotlight on gendered privation, and b) because better elucidation and substantiation of the concept will enable selection of more appropriate indicators to express the particular dimensions of poverty which are exposing women to greater suffering and exploitation over time.

At the outset, I do not think there is either a) sufficient data, or b) theoretical or practical desirability, to continue using the 'feminisation of poverty' as it is currently construed and deployed i.e. with an implicit (and often exclusive) focus on women's monetary poverty.

Lack of sex-disaggregated panel data pertaining to incomes makes it impossible to establish how many women are poorer than men, and how much poorer they are, not to mention how gendered gaps in this regard are evolving over time. While better sex-disaggregated data would be a welcome step

forward, income, as we know, is only part of the poverty equation, and on its own is of limited use either for analysis or policy (see Fukuda-Parr, 1999). Sharpening the gender-sensitivity of our diagnostic tools and data will be essential for both since as UNRISD (2005:60) has argued:

‘In order to improve the prospects for improving women’s well-being and achieving gender equality, women’s case must be built on rigorous analysis, a clear vision of where appropriate policy interventions need to be made, and effective mobilisation demanding states to deliver on promises to do with gender equality’.

The restricted methodological and analytical range of existing ‘feminisation of poverty’ orthodoxy presents us with perhaps two choices. Either we abandon this terminology altogether – and possibly substitute it with something like the ‘feminisation of responsibility and/or obligation’ or the ‘feminisation of survival’ (Notes 8 & 9), or we retain the term but make it clear that the poverty part of the construct refers not just to income but other, albeit interrelated, privations.

Obviously there is a major question about how broad the definition of poverty can go before it gets too diffuse to deal with methodologically, conceptually and in terms of policy. Indeed, if the definition strays too wide, a case for revised nomenclature may well be pertinent. As noted by Stryker (2001:76): ‘The multidimensional conceptualisation of poverty reduction frequently becomes so broad that it is difficult to separate the poor from the non-poor’ (see also Chambers, 1997:5). As echoed by Lipton (2001:47), ‘new languages’ of sustainable livelihoods, empowerment, entitlements and human rights:

‘...have great rhetorical (and some logical and ethical) force in mobilising support for anti-poverty programmes. But they are more diverse than the language of basic material needs. Also, progress is harder to monitor and less measurable in policy terms’.

However, if possible I feel we should stick with the ‘feminisation of poverty’ for three main reasons:

- i) the term is already well-known, and there is nothing to stop it becoming more embellished and/or nuanced over time;
- ii) it has had proven impacts in helping to 'engender' poverty reduction strategies;
- iii) a 'feminisation of poverty' is plausible if we embrace a broader take on poverty which comprises the notion that poverty is not just about incomes, or indeed, outcomes¹⁹ but inputs, and which highlights not women's level or share of poverty, but their burden of dealing with it.²⁰ Dealing with poverty is arguably as onerous and exploitative as suffering poverty (as well as exacerbating the latter), especially given the mounting disparities in gendered investments in household livelihoods and the rewards derived.

So, which criteria should we be emphasising in a 'new look' 'feminisation of poverty' which more accurately reflects the parameters of contemporary gendered disadvantage, and what scope is there for either incorporating new variables within the GDI and GEM, or creating a 'GPI' (Gendered Poverty Index)?

V SUGGESTIONS FOR NEW DATA AND INDICATORS TO TRACK GENDERED POVERTY – TOWARDS REVISION OF THE GDI & GEM, AND/OR THE CREATION OF A GENDERED POVERTY INDEX (GPI)

Disregarding concerns about the way in which overloading the definition of poverty can render it too unwieldy an operational concept, we also have to recognise that what we can include to evaluate and substantiate trends in gendered poverty over time is highly contingent on available data. Although in some cases proxies can be used (see UNRISD, 2005:50), sex-disaggregated statistics are extremely limited at present. Even if, as UNIFEM (2002:55) asserts, relevant data often exist, the only challenge being to 'liberate data from the files of national statistical offices', and to make information available in 'easy to use forms' (ibid.:56), it is undoubtedly the case that states will have to produce new data, and this is likely to have major resource implications, financially and capacity-wise (see World Bank, GDG, 2003).

Better quality and coverage of sex-disaggregated data on material poverty

These reservations aside, an essential starting point, given the undeniable importance of income to poverty assessment, is to improve coverage and quality of sex-disaggregated data on material poverty. Where possible this should not only follow ECLAC's lead in enumerating women and men in households below the poverty line, but also involve comparative poverty assessments of household headship based on per capita and/or adult equivalence scales²¹ rather than aggregate household income and/or consumption data. While neither simple per capita or adult equivalence scales will reveal anything about intra-household distribution, something of a window on this could be achieved through the collection of data on actual personal consumption of individuals (notwithstanding the difficulties of establishing how this might compare with a 'norm' for women and men of different ages – see Klasen, 2004:7; also Note 21). Moreover, notwithstanding the difficulties attached to disaggregating material resources used by all household members²², I am in favour of generating a sex-disaggregated database of 'asset poverty', commencing with basic material assets such as land and property ownership. This has been identified by the UNDP in relation to the improving the gender sensitivity of the HPI (Durbin, 1999), and by the UN Millennium Task Force on Education and Gender Equality as warranting consideration as an indicator in MDG 3 on promoting gender and empowering women (see UNMP/TFEGE, 2005:10 & 18; also Box 4).

**BOX 4: MENU OF INDICATORS FOR MDG 3
PROPOSED BY THE TASK FORCE ON EDUCATION AND
GENDER EQUALITY**

Education

- Ratio of female to male gross enrolment in primary, secondary and tertiary education
- Ratio of female to male completion rate in primary, secondary and tertiary education

Sexual and reproductive health and rights

- Proportion of contraceptive demand satisfied
- Adolescent fertility rate

Infrastructure

- Hours per day (or year) spent by women and men in fetching water and collecting fuel

Property rights

- Land ownership by women, men or jointly held
- Housing title, disaggregated by women, men or jointly held

Employment

- Share of women in employment (wage and self-employment), by type
- Gender gaps in earnings in wage and self-employment

Participation in national parliaments and local government bodies

- Percentage of seats held by women in national parliament
- Percentage of seats held by women in local government bodies

Violence against women

- Prevalence of domestic violence
-

Sources: UNDP (2005:53); UNMP/TFEGE (2005: Box 1)

Better data on the economic returns to female and male labour

Related to concerns around time and inputs – both of which have costs - is that more information is needed about the economic returns to women's and men's labour. In respect of income-generating activities, for example, we must go beyond statistics on gender differentials in earnings in the formal labour market (as encapsulated in existing indicators such as the GEM), and make more efforts to document remuneration in the informal sector. This too accords with a suggestion by the Task Force on Education and Gender Equality who propose an indicator in MDG 3 which covers gender gaps in earnings in both waged and self-employment (Box 4).

Further efforts to assign a monetary value to reproductive labour are also essential, not only because much of women's work is dedicated to investment in future generations, but since the statistical invisibility of 'the sexual division of labour', or the assignment of household chores to women' means that 'women are overloaded with work whose value is not socially or economically recognised' (ECLAC, 2004b:2; also Folbre, 1994):

'The fact that monetary value is not placed on unpaid domestic work, and that methods for measuring household poverty do not incorporate an attribution of income in this category in households where one person is entirely dedicated to domestic work and care, limits the ability of traditional measures of poverty to capture gender inequalities' (ECLAC, 2004b:19).

This said, we also have to recognise that quantifying and assigning a value to women's work outside the realm of the formal paid economy represents one of the biggest methodological challenges of the 21st century (see Benería, 1999; Budlender, 2004; UNDP, 1995; WEDO, 2005).²³ While a number of approaches have been devised, which range from attempting to match the particular type of unpaid labour performed by its corresponding market price, to assessing the opportunity cost of doing unpaid labour instead of participating in the paid sector (see Box 5), none is without problems. While focusing on persons, as in the opportunity cost approach, assigns different values to the unpaid work performed according to who does it, approaches which attempt to use average wages according to activity, are likely to depress

the general value of the work because paid reproductive labour, whether housework or care of the young, elderly and infirm and so on, tend to be feminised occupations and, as such, to command lower wages. A further difficulty arises in respect of how to factor in the simultaneous performance of different unpaid (and paid) tasks, and issues around work intensity (see Floro, 1995).

BOX 5: DIFFERENT APPROACHES TO ASSIGNING ECONOMIC VALUE TO UNPAID CARE WORK

1.The mean wage approach

Calculates the average hourly wage in the economy as a whole, usually on a sex-disaggregated basis, and assigns this to unpaid care work.

Can lower the overall estimated value of unpaid work a) because women usually perform more unpaid care work than men, and b) the mean female wage is generally lower than the mean male wage.

1. The opportunity cost approach

Calculates the value of unpaid care work by estimating what the person has forfeited by doing unpaid care work instead of working in a typical remunerated activity for someone with their particular educational and skill set.

Poses difficulties in that since the opportunity cost of a university graduate doing unpaid care work is estimated as higher than someone with less education, it confers different values to unpaid care work according not to the activity performed, but to the person performing it.

Another problem relates to the determination of what wage to use when people are normally unemployed and unwaged, or work in subsistence production.

2. The generalist approach

Calculates the mean wage of workers in the paid economy whose functions and circumstances best match those performed by persons in the unpaid sector. For example, for childcare, the wages of crèche workers, for housework, paid domestic helpers and so on.

4. The specialist approach

Focuses on the activity as opposed to the person performing the activity at a more disaggregated level than the generalist approach. For example, values unpaid cooking time at the wage of a paid chef or cook, cleaning at the value of the wage of a paid cleaner and so on

Source: Budlender (2004: 35-37)

Data on gender differentials in expenditure

Another critically important contribution to enhancing understanding of gendered dimensions of poverty may be to collect data not only on what women and men in poor households earn (or manage), but what they spend their money on, and/or the extent to which different sources of income are devoted to collective basic household needs, to investments in other household members and/or are reserved for personal spending. Consumption should be part and parcel of this recognising the difficulties of measuring and assessing sex- and age-differentiated calorie needs, and the fact that calories themselves are often a poor indicator of nutrition (see Note 21). Some indication of gender-differentiated s[pending could also be discerned from outcomes such as the education and health status of household members.

More data on gender differentials in work time and time use

Beyond this, and in line with trying to keep track of the ‘feminisation of responsibility and obligation’, we obviously need to move beyond economic data per se. A crucial issue in investigating and mapping gendered poverty in a more rounded fashion is undoubtedly for more and better quality data to be collected on time-use. Although Corner (2002.:2-3), argues that the generation of time-use data of a form and quality suitable for policy purposes is a ‘complex and necessarily expensive task’, it is essential in challenging the persistent invisibility of much of women’s contribution to developing country economies.²⁴ This is particularly important for policy since women are often inappropriately loaded with the task of solving poverty, and as noted by Elson (1999b:13): ‘Women’s time burdens are an important constraint on growth and development – women are an over-utilised not an under-utilised resource. The benefits of reducing this gender-based constraint can be considerable’ (my emphasis) (see also Floro, 1995; UNDP, 2005:7). This is also recognised by the Task Force on Education and Gender Equality, who propose that another indicator in MDG 3 should be the hours women and men spend within a given unit of time (e.g. day or week) fetching water and collecting fuel (Box 4).

Eliminate over-emphasis on household headship as criterion of differentiation among women, and incorporate other differentiating factors such as age

To improve our knowledge, measurement and measures of gendered poverty we also need to eliminate the a priori and largely uncorroborated assertion that female-headed households are the 'poorest of the poor'. While female households heads could be seen as an extreme case of 'responsibility and obligation' – in having little option other than to fend for themselves and their dependents and on potentially weaker grounds given gender discrimination in society at large --- this needs to be qualified:

- i) because female-headed households do not necessarily lack male members;
- ii) free of a senior male 'patriarch', their households can become 'enabling spaces' in which there is scope to distribute household tasks and resources more equitably, and
- iii) unlike their counterparts in male-headed households who may co-reside with men who are 'chief spenders' rather than 'chief breadwinners', female heads are unlikely to have to support spouses as well as children and other relatives.

While household headship should probably still be retained as a differentiating element within any statistical breakdown and/or index of gender inequality, it would be useful to disaggregate female heads according to stage in the life course, marital and fertility status and so on (see Lampietti and Stalker, 2000:25). In turn, we need to know which other axes of difference among women in general, including age and ethnicity, place them at particular risk of vulnerability and privation. As discussed earlier, age-disaggregated data would be helpful in respect of gaining some purchase on generational trends in gendered poverty, and in particular to determine whether the ageing of populations is primarily responsible for worsening income and other gaps between women and men, or whether gaps are bigger among the young.

More grassroots participation in determining key gendered poverty indicators

In addition to the above suggestions, we must consider that it is not just which data are collected that is important, but where the data come from (for example, national surveys or more micro-level in-depth research), the scale at which it is collected (i.e. individuals or households), who collects it (states, NGOs, academics and so on), and how it is interpreted and presented.

Too much data collection, indicator selection and index construction to date has been 'top-down'. It has been determined primarily by international 'experts' and has deprived the poor themselves – the largest group of stakeholders – from a meaningful role in the process. One route towards a more inclusive approach to poverty diagnosis and representation might be spend more time conducting participatory or 'self-rating' poverty exercises, and to use these as a guide to what might eventually be factored into the GDI, GEM, a possible GPI, or another type of gender indicator. This is unlikely to be easy, one reason being the vast range of issues deemed to be relevant to privation by people at the grassroots. As noted by May (2001:24), in many countries poverty is construed as being 'relational rather than absolute', with poverty definitions extending well beyond considerations of physical survival to incorporate less tangible notions of 'exclusion, powerlessness and stigma' (see also Kabeer, 2003:80; Painter, 2004:18; Rojas, 2003). A related issue is that Participatory Poverty Assessments (PPAs) might be able to help in mapping the complexity of poverty in different countries, but because of their subjective and culturally-specific nature, this could compromise their utility in comparative assessments.²⁵ This said, PPAs have made a number of important contributions to engendering poverty analysis, notably by highlighting factors such as women's greater burden of 'time poverty', their vulnerability to domestic violence, and unequal decision-making (Kabeer, 2003:99). PPAs have also revealed that perceptions of poverty at the household level are wont to differ by gender insofar as men usually define poverty as a lack of assets whereas women equate poverty with shortfalls in consumption, coupled with inability to 'provide for the family' (May, 2001:27). In the 'Voices of the Poor' study carried out by the World Bank's millennial world development report '*Attacking Poverty*' (see World Bank,2000), men

frequently defined poverty in terms of lack of respect and self-esteem, yet 'no women seem to have regarded themselves entitled to make demands for respect and self-esteem'. Instead, most poor women stated that 'the worst form of poverty was inability to feed their children' (Johnsson-Latham, 2004b:23). By combining PPAs with more conventional forms of poverty assessment and raising their inputs into measures of gender inequality and poverty, this could not only help to make the conceptualisation of poverty more rounded (by linking production/income and consumption/spending, and by bringing together subjective and objective perspectives), but also help to broaden views of the 'economy' more generally, as advocated by writers such as Budlender (2004), Elson, (1999a,b), and Folbre (1994,2006).²⁶

Yet it is also important that existing PPAs be made more participatory and more inclusive still if they are to provide a genuine platform for poor women to contribute to the data and tools intended to assess their disadvantage. At present, for example, the tendency to leave PPA data as 'raw' rather than 'interpreted', can obscure the significance of gender differences and their meanings (Razavi, 1999:422; also Baulch, 1996; McIlwaine, 2002; Whitehead and Lockwood, 1999). Moreover, not all participatory assessments even make reference to gender issues. This, in turn, is partly because PPA methodology is subject to the relative 'gender-blindness' or 'gender-awareness' of its facilitators (Kabeer, 2003:101). While, in principle, for example, PPAs promise greater degrees of empowerment and subjectivity, the question of who is selected, encouraged, and/or available to participate at the grassroots can affect the picture. Even if women as well as men are involved in consultations, the internalisation of gendered norms may mean that gender is concealed or downplayed (ibid.:102; see also Cornwall, 2003). Moreover, where data are aggregated (in the interests of presentational simplicity, or for the purposes of policy formulation, for example), losses in gender-relevant information can occur through the biases of researchers and analysts (Kabeer, 2003:102; see also Johnsson-Latham, 2004a). For example, aggregate summaries from PPAs could be much more explicit about gender-specific dimensions of poverty which appear in the 'raw' data (see Box 6). This, in turn, could be strengthened by more dedicated efforts to 'triangulate'

participatory findings with other, 'objective', criteria (see Razavi, 1999:422), or existing standard qualitative gender analyses (in the form of case studies and so on) which focus on gendered relations and processes as well as outcomes (see Whitehead and Lockwood, 1999:539).²⁷

**BOX 6: 'ENGENDERING' PPA AGGREGATE SUMMARIES:
SUGGESTIONS RELATING TO THE WORLD BANK STUDY
'VOICES OF THE POOR'**

<i>Current summary (gender-neutral)</i>	<i>Potential addition (to highlight gender dimensions)</i>
<u>Expression of poverty</u>	<u>How Women and Men are affected</u>
Hunger last in many	Women eat least and regions
Disease (including HIV, alcoholism) risks	Women's reproductive health is neglected. Men's care costs more Men's own actions increase
Lack of income an income	Few poor women have
No land/property	Few women own/control land or assets Property is taken from widows
Violence/insecurity	Most poor women are victims although many young men and/or men involved in crime also suffer male violence
Exclusion from decision-making	Women excluded because of their sex
Lack of water, electricity, roads workloads	Increase in women's
<i>Current Recommendations (gender-neutral)</i>	<i>Potential addition (to highlight gender dimensions)</i>
<u>From Poverty to Resources</u>	<u>Women/men</u>
From isolation to resources	Eliminate discrimination with regard to land and so on.
From sickness to health	Special attention to women's health, including reproductive health

	Action to combat root causes of men's alcoholism
From fear to security women	Combat violence against women
women	and ensure land rights for
From corruption to rule of law	Legal education, support to women's groups, equal rights

Source: Johnsson-Latham (2004a: 12-13)

Recognising that the above suggestions constitute something of a 'wish list', and we undoubtedly need a great deal more comprehensive data collected at regular intervals in order to track trends in gendered poverty over time, it is important to pin down where effort may be best expended.

Revisiting and/or Going Beyond the GDI and GEM: What Kind of GPI?

That the GDI and GEM are suitable vessels for recording the many gendered dimensions of poverty is in some doubt. While these aggregate indices do not tell us very much about gendered poverty at present, they do say something about gender inequality and have reasonably wide coverage. In light of the relative dearth of comparable indices, and the likely need to keep gender quantified to raise its policy profile, there is a persuasive case for retaining the GDI and GEM in their present forms.^{28,29} However, aside from the fact that these indices tend towards the prioritisation of better-off women, creating an additional dedicated gendered poverty index (GPI) to stand alongside them has major appeal. This is mainly on account of the potential for comprising a series of indicators grounded in the lived realities of (and ideally proposed by) poor women (and men) at the grassroots.

In the first instance, the most feasible course of action might be to disaggregate by sex the factors incorporated in the HPI, and to create a 'Gender-sensitive HPI'. However, in the longer run I would like to reserve the term 'GPI' for other variables which specifically address some of the concerns

about feminising privations that I have outlined in this paper. Aggregate indices can only comprise so much, but at the very minimum, the key components could include time-use (labour inputs versus leisure/rest time), the value of labour inputs (in the paid and unpaid sector) versus earnings, and sex-differentiated expenditure and consumption patterns.

While I see no reason to dispense with aggregate indices which provide a useful basis for 'at a glance' national patterns of gender inequality and international comparisons, there is undoubtedly something of a problem with 'over-aggregating the aggregate'. Acknowledging, as I mentioned earlier, that aggregate in the average sense of the term can mask inequalities among women, we perhaps want to think about confining the GPI to those groups of the population who fall under the national poverty line. Although this would maintain the priority given to monetary poverty, this is an undeniably important criterion.

At the same time as adopting more selective aggregation, we also need to be thinking about making sure that aggregates are amenable to disaggregation so that within the context of a general GPI, it is also possible to calculate GPIs for specific groups, in relation to age, household headship and so on. This will help to eliminate the tendency to treat 'women' and 'men' as homogenous categories, and will allow women to be compared with women, and men with men, as well as with each other.

Accepting that not every aspect of gendered privation is amenable to quantification and that indices will always require gender analysis to tell us about processes, it is also desirable that construction of GPI involve some input by women and men at the grassroots. One starting point might be to conduct consultations on the relevance of existing indices among the poor and among frontline organisations dealing with poverty in different countries. Indeed, beyond inviting reactions as to the composition of existing indices, it would also be desirable to see to what uses revised or new indices could be put. Even if quantitative aggregate indices are only useful in the tracking of change across time, a broad-based GPI may well be a useful adjunct

determining whether, how, and in which particular forms, a 'feminisation of poverty' is evolving.

VI SPECIFIC RECOMMENDATIONS

In terms of specific recommendations which are most feasible in the short-term, and desirable in a medium-to-longer term time-frame, I propose the following:

Short-term recommendations

- 1) Retain the GDI and the GEM in their present form, but include discussion in a future Human Development Report of their limitations in respect of encapsulating gendered poverty. This should identify inter alia that the GDI and GEM
 - a) privilege the situation of better-off women,
 - b) fail to incorporate elements of poverty such as time-use, expenditure, assets, and privileges which are vitally important in appreciating gendered privation
 - c) neglect participatory inputs from low-income women on what they deem critical in determining or characterising their privation
 - d) might be complemented by the creation of a new index – GPI – which includes elements identified in b) and c) and which should also allow for disaggregation of women (and men) on the basis of age and household headship.
- 2) Hold consultations with low-income women (and possibly men as well) as to the relevance of existing gender indices to describe their problems, and to elicit suggestions for indicators which might more appropriately depict their disadvantage (a ‘Voices of the Poor’ study with particular reference to gendered poverty indicators?).
- 3) Hold consultations with the United Nations Millennium Project’s Task Force on Education and Gender Equality as to how they intend to generate the data they have advocated for inclusion in MDG 3 (see Box 4), and to explore possibilities of collaboration e.g. in generation of data

on time use, on gender differentials in informal sector earnings, sex-disaggregated data base of assets etc

- 4) Create an interim 'gender sensitive HPI' through separate calculations of the components used in the existing HPI for men and women (i.e. health, reproduction and education). NB This may be possible only for some countries but even a small sample could be useful as a guide to what might be useful in a full-blown independent GPI (see 1 above)
- 5) Review experiments already undertaken with different models for the assignation of value to reproductive labour/unpaid care work, and conduct more investigation where possible (see Box 5)
- 6) Where individual countries and/or regions possess the above data – particularly relating to time use (labour inputs versus leisure/rest time), the value of labour inputs (in the paid and unpaid sector) versus earnings, and sex-differentiated expenditure and consumption patterns – to work on creating national or regional GPIs which can be used as a basis for working up a feasible and meaningful international standard

Medium-to-longer term recommendations

- 1) Encourage/facilitate states to produce better sex-disaggregated data on income poverty, asset poverty, time-use, expenditure, personal consumption, and reproductive labour
- 2) Encourage/facilitate states to disaggregate sex-specific data on the above according to age and/or household headship
- 3) Create a GPI which incorporates low-income women's own views on the critical aspects of gendered privation, as well as incorporating ideas presented in this paper relating to gendered poverty, such as gender-differentiated time-use, labour, expenditure, assets and privileges. If pertinent, this could entail calculations only for those individuals who fall

under national poverty lines, but duly disaggregated, at a minimum, along lines of age and household headship.

- 4) Explore ways of building in subjective perceptions to a GPI of more abstract notions relating to poverty and well-being, such as power and vulnerability, in a quantifiable manner.

NOTES

1. This paper is based on a written contribution to an international workshop dedicated to the review of the Gender-related Development Index (GDI) and Gender Empowerment Measure (GEM) organised by the Human Development Reporting Office of the UNDP in January 2006. A shorter version of this paper will be published in the **Journal of Human Development**, 7:2 (July 2006), under the title: 'Rethinking the "Feminisation of Poverty" in Relation to Aggregate Gender Indices', and I am grateful to Susana Franco at the UNDP for granting permission to publish an extended version in this Gender Institute Working Paper Series. I am also grateful to the Leverhulme Trust for granting me a Major Research Fellowship (Award no F07004R) on which the paper draws substantially. Entitled 'Gender, Generation and Poverty in Africa, Asia and Latin America', the research has comprised individual interviews and focus group discussions with 223 low-income women and men in different age groups in The Gambia, the Philippines and Costa Rica, and an additional 40 consultations with professionals in NGOs, government organisations and international agencies. For assistance in the field I would like to thank Baba Njie (The Gambia), Tessie Sato, Josie Chan and Fe Largado (Philippines), and Enid Jaén Hernández, Luis Castellón Zelaya and Roberto Rojas (Costa Rica). For comments on an earlier draft of this paper, I am indebted to Susana Franco, Stephan Klasen, Cathy McIlwaine, Maxine Molyneux, Diane Perrons, Silvia Posocco, Edward Hart and Eric Neumayer. I am also grateful to Hazel Johnstone and Wendy Sigle-Rushton at the LSE for facilitating the rapid publication of this Gender Working Paper.

2. A 'GPI' was first proposed by Durbin (1999), and in this instance, stood for a 'Gendered Human Poverty Index'.

3. The word 'asserted' is used advisedly here. Aside from lack of robust empirical evidence, as detailed later in the paper, Marcoux (1998a,b) points up that the 70% share of poverty assigned to women in 1995 is untenable in light of the age distribution of the global population and its household characteristics. Even assuming a priori that being female places persons at a greater risk of being poor, given that the sex of children under 15 is unlikely to have more than a negligible impact on gender differentials in household poverty, only single person and lone parent units could be responsible for the excess of female poverty. Yet there are simply not enough households of this type to give rise to the purported 70/30 ratio of poor women and girls to poor men and boys (see also Klasen, 2004).

4. The 13 countries covered in the review were Albania, Armenia, Bolivia, Cameroon, Egypt, Lithuania, Mauritius, Mozambique, Nepal, Poland, Saudi, Tanzania and Vietnam. More than half the reports (7) had been prepared by UN Country Teams, four by independent consultants, and two by national governments working in collaboration with UN Country Teams (see UNDP, 2003). Lithuania was the only country which used sex-disaggregated statistics on poverty. In a fuller review of 78 MDGRs conducted in 2005, still only 17 countries made use of sex-disaggregated data (see UNDP, 2005).

5. The current world estimate of people in poverty (living on less than US\$1 a day) stands at 1.5 billions (Lopez-Claros and Zahidi, 2005:4).
6. Demographic ageing refers to the process not only of rising life expectancy but to growing proportions of older people among the population (see CELADE, 2002).
7. Violence tends to be statistically invisible despite the fact that it exacts a heavy economic toll in terms of costs and instability not only on individual households but on society at large (World Bank, 2003:7; also WEDO, 2005). As highlighted by ECLAC (2004b:26) for the Latin American region: 'A thorough understanding of poverty must include an analysis of violence as a factor that erodes personal autonomy, the exercise of citizenship and social capital (social autonomy), the latter as a result of the isolation to which women are subjected. This is consistent with the definition of poverty as the lack of minimum survival conditions...One the one hand, poverty is a risk factor that makes the appearance of physical violence in the home more probable. In addition, violence produces more poverty, since it holds back economic development for a number of reasons: (i) dealing with the effects of both social and domestic violence requires spending on the part of the police, judicial and social services systems, and (ii) in the case of women, those who suffer domestic violence are less productive at work, which leads to a direct loss to national production'.
8. This resonates with Sassen's (2002) notion of a 'feminisation of survival' observed in the context of international migration. Sassen points out that not only households, but whole communities, and states, are increasingly reliant on the labour efforts of women, within as well as across national borders, and frequently under exploitative conditions.
9. The term 'feminisation of responsibility and obligation' is not as succinct or 'catchy' as the 'feminisation of poverty' or the 'feminisation of survival', and I may revise this in due course. However, I find the term useful in respect of delineating the ways in which women are most affected by poverty. The 'feminisation of responsibility' is intended to convey the idea that women are assuming greater liability for dealing with poverty, and the 'feminisation of obligation', that women have progressively less choice other than to do so. 'Duty' is implicated in 'obligation', with the salient aspects in my view being that women have less scope to resist the roles and activities imposed on them structurally (for example through legal contracts or moral norms), or situationally (through the absence of spouses or male assistance), and that duty often becomes 'internalised', insofar as it is accepted, perceived as non-negotiable, and binding.
10. Budlender (2004: 2) draws attention to the significance of each constituent word in 'unpaid care work': i) 'unpaid' being that the person performing the activity receives no wage; ii) 'care' that the activity 'serves people and their well-being', and iii) 'work' stressing that the activity has a cost in respect of time and energy, as well as arising out of a social or contractual obligation such as marriage.

11. It is also important to note a tendency towards a 'feminisation of HIV/AIDS' in an increasing number of countries, especially in sub-Saharan Africa. In many respects this process reflects women's lack of power to negotiate the terms of their sexual relationships, particularly in situations of poverty. I am grateful to Maxine Molyneux for drawing my attention to this point.

12. That an ostensible reaffirmation of femininity may be a short-term strategy for women to improve their longer-term 'fall-back' position has been noted by Gates (2002) in the context of Mexico, where some women offer to do more unpaid work in the home as a means of getting their husbands' permission to take employment.

13. Disparities between women and men might look even greater were it not for the fact that the GDI includes gender differences in longevity, which is one criterion – at least in most countries of the world – where women have a comparative (biological) advantage. Although to some extent this is factored into the GDI insofar as women are calculated to have an average 5 year survival advantage over men, what is not taken into account is men's premature mortality as a result of 'voluntary' health-damaging behaviour such as nicotine- or alcohol-abuse, and whether this should be treated in the same way as women's premature mortality which more often results from bias in household resource allocation over which women generally have little control (see Klasen, 2004:17)

14. I am grateful to Silvia Posocco for summing-up my observations of the GEM in this succinct manner.

15. Although the most recent revision of the SNA in 1993 conceded to the incorporation of subsistence production in the calculation of GDP, unpaid care work continues to be excluded. The grounds for this are the prospective 'distortion' of accounts, rendering them less useful for market analysis and policy purposes, that unpaid care work is difficult to quantify, that the data required are not available, and that the sudden inclusion of unpaid care work would complicate GDP comparisons over time (see Budlender, 2004:16).

16. Klasen (2004) raises a series of other problems around the issue of 'equality', and whether this is necessarily desirable in all situations. For example, given the biological predisposition for infant males to suffer greater risk of death than their female counterparts, equal infant mortality rates would actually be an indicator of gender bias in favour of males (ibid.:6). Beyond this, other issues which need to be taken into account with regard to equality are how to assess gender inequality when, in the context of prevailing patterns of gender socialisation and gender divisions of labour women themselves are the agents of their lower achievements and consumption and/or where in the context of households, some degree of gender inequality in labour force participation, time use and so on may actually be in the best interests of all household members (see also Note 18).

17. Based on published national statistics, data from international organisations, and qualitative survey data from the annual WEF Executive Opinion Survey, the WEF Measure of Women's Empowerment comprises economic participation, economic opportunity, political empowerment, educational attainment, and health and well-being. In turn, each of these dimensions includes more criteria than that gathered for comparable elements in the GDI and GEM. For example, economic participation not only measures the gap between women and men in respect of levels of economic activity, but unemployment levels, and remuneration for equal work. Economic opportunity is concerned with the quality of women's economic involvement, including maternity leave benefits, the impact of maternity laws on the hiring of women, the availability of state-provided childcare, and equality between women and men for private sector employment (see Lopez-Claros and Zahidi, 2005).

18. Klasen (2004:6) makes the point that in practice, most translations of Sen's ideas into indices such as the HDI, do not actually measure capabilities (or 'choice sets') so much as functionings (or outcomes), as these are easier to observe. Outcomes are then interpreted as a result of lack of capability, even in cases where people deny themselves exercise of a capability on a voluntary basis. In respect of gender, this is particularly problematic. While on one hand women's poor health or nutrition may indeed be the result of capability failure (i.e. the inability to be adequately nourished), it may also be predicated on women's desire to sacrifice their own dietary intake for the sake of children.

19. In addition to outcomes and inputs, Angeles (2000) underscores the importance of processes: '...what is important to underscore is not only the outcome, i.e. that poverty is becoming "feminised", or that more women are poorer than men, or falling below the poverty level faster than men, but also the context of gender inequities that makes this "feminisation" trend possible, such as gendered differential access to education, credit and employment opportunities' (emphasis in original).

20. The notion that the 'feminisation of poverty' should entail considering what people do, as well as the income they have, has at least been verbalised by some development organisations. As articulated by the National Commission on the Role of Filipino Women (2002:11) in their *Framework Plan for Women*, for example: 'It is widely considered that there is a rising trend towards the feminisation of poverty. This is because they are the ones mainly responsible for the welfare and survival of households under conditions of increasing poverty'.

21. Adult Equivalence Scales refine per capita measures on the basis of the expected consumption needs of different household members at different stages of the life course. For example, a value of 1 is normally assigned to an adult equivalent unit (AEU), which is, by definition, an adult male aged 23-50 years. In turn, an adult woman of same age is assigned a value of 0.74, an infant of up to 6 months old, a value of 0.24 and so on. There are problems with AEU methodology, however, as identified in a recent poverty study of The

Gambia. One major one is that the adult female AEU is based on a non-pregnant and non-lactating woman with medium and basal metabolic rate. Yet in The Gambia (and many other sub-Saharan African countries) women grow around 80% of food for household consumption, and are often pregnant and lactating (see GOTG, 2000:26-7). As such, their consumption needs are considerably higher than nominally projected by the standard adult female AEU.

22. I am grateful to Stephan Klasen for his observations about the impossibility of disaggregating all aspects of material poverty (and spending) at the level of the individual when so many assets and utilities are 'public goods' used by all members. However, as identified in the paper, I deem ownership of major items such as land and property to be relevant to gendered poverty. Moreover while it may be problematic to assign a value to ownership in specific instances, especially where women's titular 'ownership' of land may be mediated through kinship practices, crude information could be gathered fairly readily through land and property registers.

23. Notwithstanding immense difficulties of approximation, in 1995 the UNDP estimated that the combined value of the unpaid work of women and men, together with the underpayment of women's work in the market was in the order of \$16 trillion US, or about 70% of global output. Of the \$16 trillion identified, approximately \$11 trillion was estimated to be constituted by the 'non-monetised, invisible contribution of women' (UNDP, 1995:6).

24. Even use of the simple '24 hour day model' in which participants are asked to describe the use of time by women and men in their own or other households on a typical day, has been critical in underlining the fact that 'women are not "just sitting at home all day" waiting for a project or government programme to come along and "involve them in development"' (Corner, 2002:7). It has also helped to move analysis away from a WID to a GAD approach insofar as it permits systematic comparisons between women's and men's lives and activities. Some of the now widely-accepted facts which the 24 hour day model has assisted in establishing are: 1) that women and men use time differently, 2) that women spend more time in work overall than men, but shorter hours in paid work, 3) that women have less 'discretionary' time, and 4) that women typically engage in multiple activities (childcare, housework, remunerative work, minding animals and so on), simultaneously (ibid.; see also Floro, 1995). These clearly echo a lot of the dimensions identified in respect of my proposed construct of a 'feminisation of responsibility and obligation'.

25. I am thankful to Diane Perrons for pointing up that the extent to which grassroots participatory input should go into poverty measures will depend on what the main goal of the exercise is, for example to get a more accurate handle on poverty in specific national settings, or for comparative purposes.

26. I am grateful to Diane Perrons for this observation.

27. More generally, shortcomings of PPAs include the difficulty of verifying results and comparing them across national and international contexts, the fact that the process of participation itself is so dialogic and power-laden that the knowledges produced may be more a function of the exercise itself than a window onto people's opinions on, or responses to, privation, that informants' participation itself, and what they say, may be shaped by financial incentives, and that it is difficult (and costly) to recruit skilled communicators up to the task of genuine participatory assessment rather than the 'straightforward' application of a questionnaire (see, for example, Cook [ed.], 2002; Gibson-Graham, 2005). Another drawback is that PPAs are often a one-off exercise, when '...getting underneath the political inflections of talk requires longer-term work that builds up relations with those we are seeking to understand' (Jackson, 2003:455). Adding up these factors, it is no surprise that PPAs are often regarded as an adjunct rather than a substitute for more conventional methods (UNFPA, 2002), especially given that participatory exercises are more usually symbolic than substantive (see Chant 2006: Chapter 2).

28. The GDI has tended to come in for more criticism than the GEM on account of various problems in calculating its component measures and the undue weight given to earned income in the overall penalty exerted by gender inequality on aggregate human well-being, especially in richer countries (see Bardhan and Klasen, 1999,2000). This has led Klasen (2004:20) to assert that 'While the GEM has .. usefully provided some cross-country comparisons on aspects of females (sic) empowerment, the GDI is at present still a highly problematic and unreliable indicator of gender-sensitive development'.

29. Two critically important and interrelated questions raised about both the GDI and GEM by Silvia Posocco in her reaction to an earlier draft of this paper are how do professionals in government bodies, NGOs and the UNDP itself actually use the indices, and to what extent does the level of abstraction of the indices help in informing policy responses? Additional questions in this regard are whether indices such as the GDI and GEM are primarily analytical or policy tools, and, in light of whose purposes they are intended to serve, whether they should be shaped by the needs of people in institutional contexts, or have broader-based input.

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