
THE FEMINIZATION OF POVERTY

By *RENUKA TIWARI*¹

ABSTRACT

This paper explores the feminization of poverty, a global phenomenon where women are disproportionately affected by poverty compared to men. It examines the underlying causes, including gender inequalities in family structure, labor division, access to resources, social protection, and labor markets. Additionally, it highlights the specific health challenges faced by women in India, such as maternal health, malnutrition, reproductive health, violence, non-communicable diseases, mental health, healthcare access, and urban living challenges. The paper emphasizes the importance of comprehensive strategies that address these challenges and promote women's economic and educational opportunities, microfinance initiatives, legal reforms, and gender-responsive policies to empower women and reduce gender disparities.

1. INTRODUCTION

The majority of the 1.5 billion individuals living on a daily income of one dollar or less are predominantly women. Over the past decade, there has been a growing gap between women and men trapped in the cycle of poverty, commonly referred to as "the feminization of poverty." On a global scale, women earn slightly more than half of what men earn on average. Women living in poverty often face barriers to accessing essential resources such as credit, land, and inheritance. Their labour goes unrewarded and undervalued, while their healthcare and nutritional needs are neglected. Limited access to education, support services, and minimal participation in decision-making further compound their struggles. Consequently, women trapped in the cycle of poverty lack the necessary resources and services to change their circumstances.

Addressing the persistent and escalating burden of poverty on women was recognized as a critical concern by the Platform for Action, established during the Fourth World Conference

¹ Author is a law student from Amity School of Law, Noida

on Women in Beijing in 1995. The United Nations Commission on the Status of Women, during its fortieth session in 1996, discussed the issue of women and poverty. It proposed comprehensive actions to be undertaken by UN member states and the international community, emphasizing the integration of a gender perspective into all poverty eradication policies and programs. The session's agreed conclusions included measures aimed at ensuring that women have sufficient economic and social protection during periods of unemployment, illness, maternity, widowhood, disability, and old age. It also stressed the need for shared responsibilities between men, women, and society regarding child and dependent care.

The feminization of poverty signifies an increase in the disproportionate levels of poverty experienced by women or female-headed households compared to men. Specifically, it represents a widening gap in poverty levels between women and men or between female-headed households and male-headed households. Additionally, it highlights the growing significance of gender inequalities as a determinant of poverty, characterizing a feminization of the causes of poverty.

The exact definition of the feminization of poverty relies on two subsidiary definitions: poverty and feminization. Poverty refers to the deprivation of resources, capabilities, or freedoms, commonly known as dimensions or aspects of poverty. The term feminization can be applied to indicate a gender-biased change in any of these dimensions or aspects. Feminization is a process that involves changes over time or across different populations, such as comparisons between geographical areas. In this context, "feminine" denotes a higher prevalence or intensity among women or female-headed households.

It is important to note that the feminization of poverty should not be conflated with the existence of higher poverty rates among women or female-headed households. Feminization is a process, while higher poverty rates represent a state. Moreover, it is a relative concept based on a comparison between women and men (or female and male-headed households). The focus lies on the differences or ratios between women and men at any given moment. As a relative concept, feminization does not necessarily imply an absolute deterioration in poverty levels among women or female-headed households. For instance, if poverty dramatically decreases among men while only slightly reducing among women within a society, a feminization of poverty still exists.

2. POVERTY AMONG WOMEN HEADED HOUSEHOLDS

The measurement of poverty "among female-headed households" and "among women" captures different facets of the gender dimension in poverty, offering unique perspectives on the issue. These measures diverge in terms of the unit of analysis and the population encompassed within each group, resulting in distinct interpretations. It is crucial to consider both approaches to gain a comprehensive understanding of gender disparities in poverty.

Headship-based indicators focus on specific vulnerable groups and their families, aiming to represent the experiences of households led by women. By analysing households as the unit of analysis, these indicators include both men and women (along with children) residing in these households. However, they exclude women and men who live in other household arrangements, such as those headed by men or composed of unrelated individuals.

On the other hand, indicators of poverty among females concentrate on examining the economic well-being of women as individuals. These measures segregate men and women as separate entities and may or may not include children as a distinct gendered group in their calculations. By disaggregating the data by gender, these indicators shed light on the specific challenges and vulnerabilities faced by women in poverty.

It is important to note that interpreting the results based on individual-based poverty measures is influenced by the prevailing practice of measuring poverty at the household level. Poverty is predominantly assessed within the household context, which means that male poverty and female poverty are intrinsically interconnected. The economic circumstances of men and women within a household are interdependent, as they often share resources and contribute to the overall household welfare. Consequently, any examination of poverty that solely focuses on women or men fails to capture the intertwined nature of poverty within households.

To obtain a comprehensive understanding of poverty's gendered dimensions, it is necessary to consider both headship-based indicators and individual-based measures. This nuanced approach allows for a more accurate assessment of the unique challenges faced by female-headed households while acknowledging the interconnectedness of poverty experiences between men and women within households. By adopting a multi-dimensional perspective, policymakers and researchers can develop targeted strategies that address the specific needs of women and vulnerable groups, ultimately working towards reducing gender disparities in poverty.

3. HEALTH CONCERNS FACED BY WOMEN IN INDIA

Women in India face a myriad of health concerns that demand attention and action. These challenges encompass a range of factors, from unique gender-related issues to broader societal and economic influences. Within this complex landscape, following are some of the significant health concerns that women in India encounter which need urgent need support and solutions:

Maternal Health: Tragically, India bears the weight of one of the highest maternal mortality rates globally. Insufficient access to adequate healthcare during pregnancy and childbirth leaves many women vulnerable, depriving them of the vital care they require during these pivotal stages.

- **Malnutrition:** Widespread malnutrition persists among women in India, giving rise to a multitude of health complications. This silent menace exposes women to ailments such as anaemia, compromised immune systems, and stunted fatal growth, perpetuating a cycle of health challenges.
- **Reproductive Health:** Access to comprehensive reproductive healthcare services remains elusive for many women in India. Limited availability of contraception and safe abortion services contributes to unintended pregnancies and unsafe practices, posing serious risks to women's health and well-being.
- **Sexual and Gender-Based Violence:** Alarming rates of sexual and gender-based violence cast a dark shadow over women's lives in India. These heinous acts inflict enduring physical and psychological scars, forever altering their health trajectories.
- **Non-Communicable Diseases:** The escalating burden of non-communicable diseases looms large among Indian women. Conditions such as diabetes, heart disease, and cancer, often linked to lifestyle factors like inadequate nutrition, sedentary habits, and tobacco use, pose grave threats to their well-being.
- **Mental Health:** Amidst the cacophony of societal pressures and gender-related stressors, mental health concerns have emerged as a pressing issue for women in India. Battling depression, anxiety, and other psychological distress, women grapple with the silent struggles born from gender biases and societal expectations.
- **Lack of Access to Healthcare:** For many women in India, access to essential healthcare

services remains an elusive dream. Constrained by poverty, limited education, and geographic isolation, they encounter significant barriers in obtaining timely and appropriate care for their diverse health needs.

- **Urban Living Challenges:** Urban environments, while promising opportunities, also pose unique health hazards for women. Stressors inherent to urban living increase the risk of mental health disorders such as anxiety, depression, and stress-related ailments, demanding comprehensive support mechanisms.
- **Reproductive Health in Urban Areas:** Amidst the urban landscape, women often face limited access to crucial reproductive health services. Family planning, prenatal care, and safe abortion services are frequently compromised, further compounded by the adverse effects of urban pollution and toxin exposure on women's reproductive well-being.

These multifaceted health concerns demand a concerted effort to ensure that women in India receive the care, support, and resources necessary to lead healthy, fulfilling lives. It is crucial that comprehensive strategies, encompassing education, awareness, healthcare access, and societal reforms, are implemented to address these challenges and empower women towards a brighter, healthier future.

4. THE CAUSES OF THE FEMINIZATION OF POVERTY

The feminization of poverty is not solely caused by general factors that lead to poverty for both men and women, but rather by the gender inequalities that underlie poverty. To truly understand the causes of the feminization of poverty, it is crucial to examine the changes in these gender inequalities or the factors that contribute to them.

One significant factor contributing to the feminization of poverty is changes in family composition. This includes the dissolution of marital unions, the formation of families without such unions, and higher male mortality rates, which can leave women more vulnerable to poverty.

Family organization also plays a role. The gender division of labor and consumption within households, as well as the gender roles that dictate control over household resources, can contribute to women's impoverishment. Unequal access to public services and disparities in their quality also contribute to the feminization of poverty. Barriers to girls' education, educational segregation based on gender, and limited access to women-specific health care are all factors that further perpetuate gender inequalities and contribute to women's poverty. Inequality in social protection is another key aspect. Contributory pension systems often

reproduce previous labor market inequalities, resulting in lower access to pensions and social assistance for women. Additionally, targeted policies may exhibit disparities in benefit concession or value, further exacerbating the feminization of poverty.

Labor market inequalities significantly contribute to the feminization of poverty as well. Occupational segregation, limited opportunities for intra-career mobility, differential levels of employment in paid work, wage discrimination, and the duration of work shifts all contribute to women's economic disadvantage and poverty.

To address the feminization of poverty, it is essential to tackle these underlying factors of gender inequality. This includes promoting equal access to education, improving women's representation in the labour market, addressing wage discrimination, and ensuring social protection systems that are inclusive and fair. By addressing these issues, societies can work towards reducing poverty and achieving greater gender equality.

5. KEY TO CHANGE

Empowering women is a crucial element in breaking the cycle of poverty and hunger that ensnares millions of individuals. By granting women access to economic and educational opportunities and fostering their independence, a significant barrier to eradicating poverty can be overcome.

One effective strategy in poverty eradication is the provision of credit, particularly through microfinance initiatives. According to the Poverty Report of the United Nations Development Programme in 1998, approximately 10 million women worldwide have benefitted from small loan systems. Some noteworthy examples since the Beijing Conference include:

- The United States provided over 10,000 loans, totalling \$67 billion, to women business owners in 1997.
- In Belize, the Small Farmers and Business Bank allocated 29% of its funds to women.
- Japan offered interest-free loans to 27,000 rural women.
- Palestinian women participating in agricultural projects have witnessed a 96% implementation rate of loan programs since 1994.
- The Small Business Development Company in Trinidad and Tobago allocated 65% of its loans to women.
- The United Nations Population Fund (UNFPA) extended seed money in Sudan to establish commercial enterprises, raising the living standards of low-income women.
- In Vietnam, a project supported by the United Nations Children's Fund (UNICEF) reached over 60,000 impoverished women in 198 communes across 28 provinces, providing them with small loans and fundamental

knowledge on income generation activities.

Furthermore, the Beijing Platform for Action emphasized the need for countries to implement legislative and administrative reforms to grant women full and equal access to economic resources, including land ownership and inheritance rights. However, progress in this area has been sluggish, with only a limited number of countries, such as Bolivia, Malaysia, Tanzania, and Zimbabwe, enacting changes to enable women's land inheritance.

In conclusion, empowering women through access to economic resources and equal opportunities is key to breaking the cycle of poverty. Microfinance initiatives and legal reforms that ensure gender equality in land ownership and inheritance rights play crucial roles in this endeavour. By adopting these measures, we can move closer to achieving a world where women have the means and autonomy to overcome poverty and improve their lives.

6. WHY ARE WOMEN MORE LIKELY TO BE POOR?

Gender disparities resulting in women's higher likelihood of poverty are rooted in persistent inequalities and oppressive systems present in societies worldwide. Numerous interconnected factors contribute to this imbalance and hinder progress towards gender equality. These factors include:

1. **Unequal economic opportunities:** Women face barriers in accessing decent work and experience a gender pay gap, limiting their earning potential and financial independence.
2. **Limited access to quality education:** Discrimination and societal norms often restrict girls' access to education, depriving them of essential knowledge and skills needed to break the cycle of poverty.
3. **Health and nutrition challenges:** Women often face inadequate healthcare services, including reproductive health, maternal care, and access to nutrition, which can have long-term impacts on their well-being and economic prospects.
4. **Lack of government representation:** Women's underrepresentation in political decision-making processes prevents their voices from being heard and hampers the adoption of policies that address gender inequalities and poverty.
5. **Gender-based violence:** Women are disproportionately affected by various forms of violence, including domestic violence, sexual assault, and human trafficking. Such violence exacerbates their vulnerability and limits their opportunities for socio-

economic advancement.

6. Conflict: Women are disproportionately affected by conflicts and humanitarian crises, facing displacement, loss of livelihoods, and increased risks of violence and exploitation.

Moreover, deeply ingrained gender biases prevalent in societies and governments perpetuate inequality. These biases manifest in various forms and degrees of severity, exacerbating the disproportionate impact on women and girls. For instance, a recent UN report revealed that nearly 90% of men and women held biases against females. The "Gender Social Norms" index, covering 75 countries and 80% of the global population, highlighted disheartening findings:

- Approximately half of men believed they had more entitlement to jobs than women.
- A significant proportion of men and women considered men to be better political leaders.
- Shockingly, a substantial number of respondents deemed it acceptable for men to engage in domestic violence.

This study emphasized that gender equality has not yet been achieved in any country, highlighting the pervasive nature of gender biases and inequalities.

To combat the underlying causes of women's higher likelihood of poverty, concerted efforts are necessary to address systemic discrimination, promote gender-responsive policies, and challenge deep-rooted biases. By creating inclusive economic opportunities, ensuring equitable access to education and healthcare, promoting women's political participation, combating gender-based violence, and prioritizing peacebuilding efforts, societies can take significant strides towards reducing gender disparities and eradicating poverty for women worldwide.

7. WAY AHEAD

Eliminating the feminization of poverty necessitates the implementation of equitable practices and the provision of resources specifically targeted towards women. A critical area that requires attention is gender pay equality, as it significantly impacts the quality of life for women. By eradicating this issue, women will be able to exercise their rights, which are currently enjoyed by only a select few. To achieve this, it is imperative to address ideological shifts that promote equality and create opportunities for women's economic empowerment through broad socio-economic reforms.

Although feminist ideologies have made strides in advancing women's rights and improving their status in society, it is essential for men to actively voice their concerns and encourage others to bring about change. Understanding patriarchy from a woman's perspective is crucial, as deeply ingrained values and beliefs directly influence gender roles and must be addressed and modified accordingly. Additionally, intervention programs and policies designed for disadvantaged women often fail to reach those in need. Therefore, more effective strategies should be employed to ensure these initiatives and programs empower individuals effectively.

Families must be sensitized to gender roles, norms, and new schemes. While various monetary support schemes exist for the parents of girl children, only three out of four girls complete their secondary education. It is crucial to go beyond financial assistance and emphasize the importance of educating girls to parents. Ensuring access to education loans for young girls and establishing easily accessible skill training centres are vital steps. Furthermore, access to healthcare facilities for women is of utmost importance.

To enhance the living conditions and social standing of women in our society, we must scrutinize the systemic issues embedded within our systems and challenge the patriarchal beliefs that persist. Rectifying these issues will enable women to exercise their democratic rights, live with dignity, and eliminate the perception of being treated as second-class citizens.

By implementing these measures and addressing the underlying causes, we can work towards eradicating the feminization of poverty, granting women equal opportunities and enabling them to lead empowered lives.

8. CONCLUSION

Addressing the feminization of poverty requires a focused and comprehensive approach that acknowledges the intertwining issues of poverty and gender inequalities. Policymakers must give due consideration to this pressing matter when determining resource allocation for initiatives aimed at promoting gender equity and alleviating poverty. Redirecting resources to other policy areas can be considered if poverty is not exacerbating gender disparities. However, it is crucial to ensure that such redirection does not further burden women and subject them to unjust demands. While there is growing recognition that empowering women is essential for reducing poverty, it is imperative to avoid deepening the disproportionate challenges faced by women. Adopting a multidimensional perspective on the feminization of

poverty entails not only increasing women's access to income and economic opportunities but also strengthening public resources to improve the physical environments in which women navigate their lives. Simultaneously, addressing the unequal gender relations that permeate the private sphere of households is vital. By adopting this comprehensive approach, we can work towards combating the feminization of poverty and creating a more equitable and just society for all.

