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as a transformative strategy for poverty eradication”
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Topic 1: Poverty in a globalizing world at different stages of women’s life cycle

***“UN Expert Group Meeting on Gender and Poverty:
Some Issues”***

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ELABORATION

The UN “aide memoire” emphasizes three elements in its approach to poverty (a) going beyond income poverty to examine human poverty and deprivation; (b) adopting a life cycle approach; and (c) formulating an empowerment and rights-based strategy to poverty alleviation. While the first is now well recognized (although as discussed further below by no means unambiguous), the latter two need some elaboration.

Thinking through poverty in a life cycle format is, I believe, helpful for at least four reasons: (a) The nature and risk of poverty can vary across the life cycle. Both childhood and old age, for instance, make for greater vulnerability; (b) Disabilities created during childhood (e.g. lack of education, poor health, etc.) can set the conditions for poverty during adulthood and old age; (c) Age and time horizon are both relevant in outlining the focus of poverty alleviation strategies: for instance, education builds capabilities in the long term and could bear fruit in terms of future income-earning prospects, but women who are already middle-aged and without education need more immediate access to assets, employment, etc. and (d) Alleviating poverty for women across age groups would require a focus on different elements of capabilities: for instance, basic nutrition, health care and education during childhood and early adolescence; assets and employment during working age; social security during old age, and so on. However, issues of political voice, participation in public decision-making, etc. would be relevant for all adults; and freedom from violence and indignity for all age groups.

The issue of empowerment again requires a closer look. One way of defining empowerment is as “a process that enhances the ability of disadvantaged (“powerless”) individuals or groups to challenge and change (in their favour) existing power relationships that place them in subordinate economic, social and political positions” (Agarwal, 1994). Here two points are of note:

(i) Empowerment needs to be seen *as a process* and one which requires strengthening women situation on multiple fronts. But the strategic importance of particular factors can vary by context. For instance, in some contexts, entitling women with land could empower them economically as well as strengthen their ability to challenge social and political gender inequities. In other contexts, where the gender gap is more in political voice than in economic disparity, interventions to enhance political participation might be the entry point. In yet other contexts, measures might be necessary on both the economic and the political front.

(ii) Empowerment is *a relational concept*. Hence policies and programmes which are focused only on women, and fail to take account of the policies for men could misjudge the implications on the former. For instance, the transfer of a bit of credit to a woman and say 5 acres of land to her husband could enhance the economic differences between the spouses, and hence prove disempowering for the woman.

MEASUREMENT

At this juncture of the debate, when much has already been written, we need a focused discussion on measurement issues. One, there are large knowledge gaps in the measurement of income poverty by gender. Two, although the need to go beyond income poverty is now widely accepted, there is less consensus on the appropriate measures of gender deprivation. And three, there are serious gaps in our understanding of the links between income poverty and other elements of gender deprivation.

Income Poverty

There are two main elements to gender-related income poverty:

- Poverty among women within male-headed households (MHHs): this stems from gender-based intra-household inequalities in income and allocations.
- Poverty among female-headed households (FHHs) as vs MHHs.

The measurement of both require good data sets and neither is easy to measure. The former is complex, especially because a good deal of household consumption is in the nature of joint goods. The latter is complex especially because FHHs are not homogenous and there can be varying definitions of headship.

Today there are only a few empirical comparisons of male/female poverty based on survey data. Among the notable ones for Asia are: Haddad and Kanbur (1990) based on IFPRI data for the Philippines; Subramaniam (1996) on India, using ICRISAT panel data; and Quisumbing *et al* (2001) for 10 countries of which 3 are in Asia: Bangladesh, Nepal and Indonesia. All the studies use food consumption by gender as the central indicator. Quisumbing *et al* also look at poverty by headship.

The results are mixed. The Philippine and India studies both indicate that intra-household poverty by gender is important, and Quisumbing *et al* find this only for Bangladesh. Their results for FHHs are also interesting in that women in *de facto* FHHs are much worse off than women who are heads due to desertion, widowhood, etc and are living on their own, presumably because they have some independent assets. The study goes against popular assumptions that all FHHs are poor, and cautions against using headship as a universally targeting criterion for dealing with female poverty.

Basically, we need systematic survey data on (a) intra-household allocations and by headship within national data sets, both to correct dominant misperceptions and for more focused analysis and policy; (b) which categories of women are in chronic poverty (say by caste/tribe, occupation, asset status etc); (c) how poverty changes over a life cycle (here panel data sets would prove especially useful); and (d) trends in gender poverty.

Non-income poverty measures

On non-income poverty, it is important to recognize that not every form of gender inequality need be an indicator of poverty. For instance, there can be gender gaps in education, morbidity, sex ratios, life expectancy, political participation, freedom of

movement and voice, and so on. All constitute deprivation in some aspect of capabilities. Some are quantifiable, others not. But can all of them define gender *poverty*? If not, then which?

Life cycle

If we adopt a life cycle approach, both economic and non-economic forms of gendered deprivation could be separated by life-cycle stages. For example, in the context of childhood, we would need to examine gender gaps in child survival (female adverse sex ratios); in child growth and health (gender differentials in nutrition, health); in basic education; in forced labour, etc. Again in the context of adulthood, we might examine gender gaps in asset ownership, employment status, morbidity rates, political participation, and so on; and in the context of old age, our focus might be destitution, morbidity, old age support, and so on. But again, the link of all these measures with economic poverty is not all clear cut and warrants scrutiny. Clearly some forms of gender deprivation exist across all income groups.

Links?

Basically the links between income-poverty in general, gender-related income poverty, and gender inequality are inadequately known. For instance, female adverse sex ratios are not only a feature of income poor households, they cut across income groups, but not uniformly. We might therefore ask: are sex ratios more female-adverse among the poor than the non-poor? Some evidence on India suggests that this is not necessarily the case. For instance, Agnihotri's (1996) work on sex ratios by caste and tribe indicates less intra-household discrimination against the girl child among tribal communities which are by conventional measures amongst the most income poor. Regionally too, poverty and gender discrimination don't always overlap. For instance, economically prosperous Punjab and Haryana have amongst the worst sex ratios.

We need much more conceptual clarity on what the non-income poverty measures are capturing; how they are related to more conventional poverty measures (both gendered and ungendered); and how both change over time. *The process by which people get economically poor or otherwise deprived* is equally critical to understand.

NEED TO RETHINK SOME POLICY PRIORITIES

The approach to alleviating gender poverty needs to be livelihoods oriented and process driven. This will require a shift from some of the currently defined priorities.

Micro-credit: a doubt

In recent years one of the fastest growing programmes (especially in South Asia) in the name of poverty alleviation for women has been micro-credit. But is micro-credit the answer? There appears little robust evidence to suggest that micro-credit is the panacea or has lifted significant numbers of households or women out of poverty. Indeed, many of these credit programmes are found not to reach the poorest, and some studies link this to their landlessness. In Bangladesh, for instance, a study (cited in IFAD, 2001b) noted that only “26% of the hard-core poor households and 45% of the absolute-poor households belonged to a credit NGO. Lack of access to land and a homestead were identified as major factors in the exclusion of the hard-core poor”. Other concerns have also been expressed, such as the use of the credit not by women themselves but by their husbands or sons while the pressure of ensuring repayment continues to be borne by the women. All this suggests the need to reign in the over-drive to micro-credit.

Also if the emphasis for women remains microcredit while that for men is on major assets such as land, this could make the balance of gender relations even more unequal.

Land: a critical asset

There is a strong case for focusing on land for women in contexts where populations are still largely dependent on agriculture for livelihoods. This would be important for both economic empowerment and social and political betterment. The majority of the poor (men and women) in most parts of the developing world (but especially in South Asia) are still rural based, and agriculture dependent. This dependence is however often gender differentiated, with women being much more dependent on land-based livelihoods than men. In India, for instance, over the past several decades, a much greater proportion of men than women have moved to on-farm employment (both in rural and urban areas). Hence in 1993-4 some 58% of male workers but 78% of female workers and 86% of rural female workers were in agriculture.

We also know from the ungendered analysis that one of the most important factors linked with rural poverty is access to land, and a number of such analyses have emphasized that “land is critical for rural people” (e.g. IFAD, 2001). There is also a revival of discussion on land reform. But most government land reform programmes and land transfers have strengthened the rights only of male household heads while the attention to women’s land rights remains marginal.

In regions where agriculture dominates livelihoods, land is likely to be extremely important for women for reducing the risk of poverty and enhancing food security. Land also increases aggregate wage rates and access to credit. And a number of

econometrically robust studies show that property and asset ownership by mothers has significant better outcomes for the survival, education and health of children, than assets owned only by fathers (see discussions in Agarwal, 1994, 1998). Hence even for promoting female education in the next generation, it might be strategic to create immovable assets in adult women's hands in this generation.

In other words, within the life cycle context a focus on the mother's assets might help daughters emerge out of income poverty. And independent land access could also enhance women's agency and so help set in place a process for social and political empowerment. In contrast, if land and other large assets go only to men and women get only (or mainly) micro-credit for small enterprise development, this could widen gender gaps over time.

However, for enhancing South Asian women's claims in land, in particular in arable land, all avenues need exploring – the state, the family and the market. To begin with, government land transfers under all schemes -- land reform, resettlement, and anti-poverty -- should be made gender equal. Even more importantly, measures are needed for greater gender equality in inheritance, since in many countries most of arable land is in private hands, and much of it passes via inheritance. This is not just a question of ensuring equality in law but also of having the law implemented, by enhancing women's legal literacy, by campaigns to change attitudes, by registering women's claims at the village level, and by infrastructural support to women farmers to help them increase the productivity of their land.

In addition, it is necessary to explore avenues for land via the market. Some NGOs (in India and Bangladesh), for instance, have helped poor women's groups purchase or lease in land using government subsidized credit (see also, Agarwal, 1998). *Even micro-credit programmes could also be used in this way*, if its approach could be diversified to enhance women's livelihood options.

Forests and water

As with arable land, forests and water resources are essential for sustainable rural livelihoods. However, many emergent institutional arrangements which are meant to promote a participative involvement of rural communities in local resource management, have typically excluded women. For instance, under the Joint Forest Management (JFM) programme launched in India in 1990, largely male village committees have taken control of local forest management. Usually women with little say in decisions on how the resource is to be used, and strict forest closure regimes have left them few options for their daily needs of firewood and fodder or forest based livelihoods (Agarwal, 2001). The worst affected are women in the poorest households which lack private property resources and thus are the most dependent on community resources. Water users associations, now being created in many regions, are similarly found to be gender exclusionary. Again, these forms of collective functioning have the potential for both empowerment (if more gender inclusionary) and disempowerment (if gender exclusionary).

Social security and public facilities provisioning

To cover old age and life cycle crises such as widowhood, effective social security systems need to be seen as an important element of poverty alleviation. These could also improve the bargaining power that the elderly and widows have with relatives. At the moment, many developing countries have quite inadequate social security systems. In India, for example, the idea of women's dependence and male benevolence is deeply embedded in the eligibility criteria of social security schemes, such as in widow's pensions. In several states, widows are eligible only if they have no adult son and in some only if they have no adult relative. In many cases only destitute widows are eligible. In practice, women who have a son or grandson of any age can have their applications rejected. Although similar assumptions of family support underlie many of the social security schemes for the elderly, the eligibility conditions for widows assume not just age-related dependency but also gender-related dependency. This needs to change with women's claims being admitted in their own right, irrespective of the presence of relatives.

Similarly, access to public health facilities, sanitation, safe drinking water are not only general issues they also have a gender specificity in that women are affected not only by their own ill-health but also, as the principal caregivers, by that of their families. And women in poverty are much more affected since the locations where the poor reside are less well served by such basic public facilities. The same is often true in the provisioning of schools for girls.

Self-help groups, collective action

“Transformation” and “empowerment” are big concepts. But they come under the realm of the achievable when seen as processes rather than predefined states, and as enhancing opportunities rather than as confirmed outcomes. While views might diverge on the best entry point for promoting empowerment, there is widespread consensus on the critical importance of a group approach and increasing women's ability to function collectively. Here various strategies, including the formation of self-help groups have been tried. However, the purpose of these groups needs to be conceptualized more broadly than is being done at present. At present, in countries such as India, self-help groups are by and large centered around micro-credit, whether promoted by the government or by NGOs.

While the notion of self-help is important in any transformative strategy, linking it to credit narrows its reach, since it often does not include the very poor; and it narrows its scope and potential. *If however self-help groups were de-linked from their single point focus on credit and invested with more transformative agendas*, such as finding innovative ways of improving women's situation economically, challenging social inequality, improving women's voice in the public sphere, and so on, they could prove more effective vehicles for empowerment. In some parts of India, such groups have “scaled up” by forming Federations, thus increasing their bargaining power with local and state-level institutions. If these Federations were to further link up with national level

women's organizations, they could move an additional step toward empowerment. Again this needs to be taken into account by both governments and NGOs.

More generally, it appears essential that any strategy that seeks women's empowerment have, as a central component, *the enhancement of women's ability to function collectively in their own interest.*

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