Chapter-I

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1.1. Introduction

The phrase feminization of poverty in the sense it is being used now was probably first employed systematically in the I.L.O. Since about the mid 60’s, there has been a widespread trend towards a higher share of women workers in the labour force of both developed and developing countries. Some confusion in the debates on women and development for a long time had been lamenting the fact that development of the kind that was taking place in the market economics the world over throughout this century had continuously destroyed the work opportunities of women.

Feminization can come about in two ways – first, it may happen through women replacing men in the jobs that were previously held by letter. The fact that women’s average earnings are consistently below those of men is well established for most countries. So, women do come to replace men in the latter jobs without a concurrent increase in the total number of jobs in a given economy. Feminization could be the result of a development in which the additional jobs to women on terms similar to those normally offered to men workers.

Guy Standing opines that feminization does little to reduce women’s subordination and may even enhance it. The other point of view in this respect has been put forward by Sen (1990) and claims the wage work increases the bargaining power of women in the household and economy and is therefore empowering the women.

The feminization of paid employment tends to be a doubt edged process on the one hand, there is no doubt that access to earned income substantially improves women’s position within the household, resources and generally improves their status and strength in society.
In recent years feminist critiques have begun to question and challenge this "gender blindness" and to agree that focusing on the differences between men and women in research and policy analysis would reveal that women suffer poverty on a more widespread basis than men and that their experience of poverty is quite different as a result of expectations about gender roles of particular significance here has been the work of Glendenning and Miller, especially the collection of papers published in their reader ‘Women and Poverty’ in Britain, first published in 1987 and updated in 1992.

In recent discussions of gender and poverty there has sometimes been talk of a “Feminization of Poverty”. As Miller (1989) has discussed, this phrase was first used in the U.S. and it is a particularly ambiguous one. It could be taken to refer simply to the fact that as poverty levels increase more women are likely to experience poverty, or it should refer to a greater risk of poverty for women and thus a change in the balance between the genders, or indeed it could refer merely to an increased emphasis in research and policy on the poverty experienced by women. There has been alternative analysis of the ‘invisibility’, ‘gender balance’ and re-conceptualization themes in a Critique of Feminist Approaches by, Dey (1946).

Most researches attempt to measure poverty, use household family income or expenditure as the basis for counting or calculating the extent of poverty. Even when individual income is used, measurement tends, of treat all individuals similarly as recipients of income without comparing their different circumstances of obligation.

The predominant focus on household and family income has obscured, or in Miller and Glendenning’s (1989) words rendered ‘invisible’, the differences between men’s and women’s experiences of poverty and differences in the extent and depth of poverty between men and women. The effect of this has most frequently been seen in tendency to regard poor (low paid or unemployed) men rather than on the poor wives or partners of men who may themselves be in well paid employment. Even when women, as heads of household or breadwinners, are included, the particular problems that may be
associated with their gender, for instance problems of discrimination or disadvantage within the labour market, are often ignored.

Certainly, if poverty levels generally are increasing, which, as we have seen, they have been in Britain and the United States during 1980's and 1990's, and then this affects women as well as men. There is also evidence that some of the changes associated with such recent increases have resulted in a greater proportion of this new poverty being experienced by women. Furthermore although there has been a general increase in women's participation in the labour market this has not led to equal status with male employees, and the growing impact of part time and low paid work, together with the increased levels of unemployment experienced over the last two decades has affected female workers disproportionately (Pillinger 1992, Lewis – 1993).

The increased focus on the gender dimension of poverty in recent years has directed greater public attention towards poverty experienced by women. However it should not be concluded from this that 'Women’s Poverty' is a recent phenomenon, nor that the disproportionate distribution of the experience of poverty between the genders is a result only of changes introduced in the 1980s. As Lewis and Pischaud (1992) pointed out, this mal-distribution of poverty has been a feature of British society throughout the 20th century. For instance at the start of the last century 61% of adults on poor relief were women and in the 1980s 60% of adult dependents on state benefit were women.

This is partly due to the fact that household headed by women are more likely to be poor because of lower wages or a dis-proportionate dependence on the poor benefits. However, it is also due to the fact that, even in households comprising men and women apparently adequate overall income, the distribution of resources within the household may be uneven and may have many usually women, experiencing poverty.

A study by Graham (1986) of women in families revealed that many experiences poverty, and over a half of those who then separated from their partners felt
they were financially better off on their own, even when their only income was state benefit.

However, it is not just the inequitable distribution of resources within households and families that contributes to women's experience of poverty. There is also the issue of who controls the resources and directs or determines expenditures. When the primary household income is acquired by men they can exercise control over how it is spent and this may enhance the power they already hold within the household. Even when women in paid employment do bring their own resources into the household, the value of these is often not recognized and they are used to subsidize shortfalls in targeted on particular additional goods or services (Piachaud, 1982's).

The extent of deprivation associated with domestic labour is not only the immediate loss of time pleasure at home. There are also longer term consequences for women's economic and social position that result in particular from the absence of the labour market associated with this.

In general terms therefore, women's poverty is not only greater and disproportionately more widespread than men's, it is in many ways a quite different experience – and thus in a sense it is a different problem. Poverty, as we have seen, is a political concept, and this political context extends to the politics of gender too.

The feminist criticism of the gender blindness poverty research and analysis is not just that it has failed to measure or has under played the poverty experienced by women, but that it has ignored this vital problem altogether. The importance of understanding the difficult experience of women's poverty can not be overlooked by serious researches.
1.2. The condition of women:

The entire process of feminization of poverty would mean that, though their employment opportunities increase, women continue to work under the same kind of insecure and poor working conditions as before. If we discuss the condition of women in the feminization of poverty, the share of women workers in the total workers has been increasing. But in many countries, the share of worker rise at a faster rate in female as compared to male. Indian women are marginalized in decision making and leadership. As a result, women tend to lack of self confidence. In the discussion of the working condition of women, in the informal sector and the terms of labour are usually exploitative. Women may also earn a good living in the informal sector. In concerning working conditions, safety or enforcement of existing legislation, there is no protection against exploitation. In India, laws mandating equal wages for equal work, but in practice women continue to pay less. In fact, gender specific inequalities in appointment, pay and job security are as widespread as harassment at the work place. In rural India, women get 60% or less than men for the same work, but in urban areas it approach 80% of men's work. Women always carry a double burden; they work at home and work for living. But all these, working do not bring financial independence to the women when we discuss the condition of women, it is very much important to note that, educated women have been able to take up employment in both formal and informal sector. But it is not possible to the uneducated women. In the discussion of the women's condition, if women get better protection from different organizations, institutions, and co-operatives, the condition of the women will soon be improved. Different surveys define that about 50% of women workers in India are self employed workers, and their growth depends on their access to credit. But if we compare the growth rate of both rural and urban areas, the rural female workers obviously experienced a very low rate of growth.

If we compare the male female wage differentials, the ratio of male to female, real wage earning is always very high in all sectors of the economy. It is very natural, that
problems of modern women and backward women are far different in many other parts of the world.

1.3. Rate of female work participation:

In India, there has been a gradual shift, over the last decade or more towards policies for a more open economy. However, available macro-statistics indicated that, in India, in a period of relative liberalization of the economy, the trends in women employment pattern were, if anything in the river the direction. Feminization was generally been linked with the globalization of the different economics. The labour force participation rates of women have been fairly high and increasing in most parts of Asia. There are certainly some exceptions, such as Pakistan and Bhutan. It has been observed that there is always a trend towards feminization when employment contracts and conditions in an occupation become flexible and hence un-bargainable in nature (Martens and Miller, 1994). The trend towards feminization of employment in Asian countries results from employers need for cheaper and more ‘flexible’ sources of labour. It is well known that female employees are seen all more tractable and subservient to managerial authority.

The rate of female work participation is very much important in all parts of the economy. In connection, with this point, it is said that women were more likely to un–employed than men. It was observed that the working conditions of female workers gradually deteriorated in many other countries specially in India and it is only because, female workers shifted to or joined the informal sector of the economy. Researchers observed that, non – working women have no – status of their own in the society. In many cases women enjoy less or more status according to father’s or husband’s status. If the women are economically handicapped then they must also be handicapped in all senses. Some economists say that, “the biggest problem of non working women is their lower status in family due to their economic dependence”. When we discuss the work
participation of female, then automatically the question arises in our mind that, she (women) is engaged in any organized or un-organized sector. If women were engaged in any un-organized sector, their security, working conditions and status always deteriorate. According to an estimate by the National Commission on Self employed women (1988), 94% of the women workers are engaged in the un-organized sectors of the economy. Women were the greater victims of the process of industrialization. If we analyze the census report, we see that women those who are economically active, mainly in occupations such as weaving, handicraft, tailoring, forestry and sale of fish their economic condition is far better than that of non working women. In the discussion of whole things, it may be said that, the work force participation of women is declining among certain occupations in the agrarian sector.

1.4. Macro level study of feminization and the growth process:

The three main Macro Economic factors which have, therefore, created all these changes in work relations including the tendency towards feminization are briefly.

(1) The liberalization of trade, emphasis on export production and greater international mobility of capital, creating a new division of labour. (2) Technological changes which have allowed for a stratification of the work force into a small group of highly skilled paid works. (3) Organizational changes in production, which are closely related to the above two features. The feminization of paid employment tends to be a double-edged process. On the one hand, there is no doubt that access to earned income substantially improves women’s position within the household, gives them greater control over the distribution of such earnings and household resources, and generally improves their status and strength in society.

In spite of the sufferings of women and also of the poor in general, poverty is happens not only in economic crisis but also in social, political and other crisis also. The World Bank (1995) has supported and advocated several compensatory programmes such
as anti-poverty lending, creation of social development funds, safety nets, environment, action plans etc. to help the poor, specially including women. But in spite of all these, the Govt. of India initiated a project in the year 1987 especially to help the women “Women in Development” to enable the women to participate in the development process.

The World Bank believes that women can be helped to improve their social and economic status only in an environment of macro economic stability. A number of macro level studies from various parts of India show that modern technologies can improve the status of women. In the discussion of the feminization and the growth process of women, development has however opened some new avenues to women. Modernizations of social change and education have enabled women to enter in to a new growth life in the society. Feminization and the growth process are very much important. When we discuss any point related to the feminization and women’s growth process, it is said that, the emphasis on education, equipping women to carry out their multiple roles as citizens, housewives, mothers, contributors to the family income and builders of the new society. Women’s education is a basic ingredient for improvement of their status. Women always play a multiple roles in the society.

1.5. Condition of women in comparison to men:

Asia indicates the surprising fact that despite the feminization of employment at the margin over the past decade, female unemployment rates have been higher than those of male (ILO – 1995). It is worth bearing in mind that male unemployment also directly affects women. There have been several efforts by feminists to democratic knowledge about globalization.

In the discussion of the point, condition of women in comparison to men, it is very much clear that, in the progressive society, life should be a joint venture for men and women. Men should share the responsibility of parenthood and home-making with women and women in their turn should share the social and economic responsibilities of
men. In the comparison of women to men all elements are not common; men get in all respects better opportunities to women. For example, women and men’s education should have many elements in common, but should not in general be identical in all respects. The debate regarding, women’s and men’s economic and social role and the need for equality of rights and opportunities for economic participation has centered round three basic arguments – (a) Human rights and social change (b) Utilization of human resources (c) Implication of social change. Male - female wage differentials are very much important factors in the estimates of poverty. Empowerment can be measured through power over economic resources. The empowerment of women is very much different than the empowerment of men. In the analysis of condition of women the concept economic work participation i.e. work and income are closely interrelated to empowerment and human development as far as women are concerned than men. If we analyze sex-wise employment status, it is very much necessary to note that, women’s employment status is always lower than men.

1.6. Debate on feminization:

The debate is, if feminization of the work force were to take place, would it necessarily be empowering for women of the current views on this issue that of Standing and his friends is that feminization does little to reduce women’s subordinate and may even enhance it. The other point of view has been put forward among others by Sen (1990) and claims that wage work increases the bargaining power of women in the household and the economy and is therefore empowering the women.

In the process of feminization of poverty, poverty has been historically identified as the main persistent melody of the Indian economy. Poverty indices for the Indian economy including Head Count Index (HCI), Poverty Gap Index (PGI) and Squared Poverty Gap Index (SPGI) and it were started in the year 1951 to 1997. Reduction in poverty and unemployment and improvement in the quality of life have the basic goals. In the statement of the debate on feminization the supply price of women labour is
always lower, because the women’s enters in the labour market is more handicapped by 
family responsibilities and their lack of assets (Banerjee – 1996). It would be very 
difficult to find, where women are not as, or even more exploited as in the multinational 
companies (MNC) firms for export production.

‘In the feminization and empowerment, situation capable or willing to challenge 
the patriarchal norms which treat women basically as a flexible family resource rather 
than as a person with independent rights and priorities’. In this debate Sen (1991) argues 
that, “an explicit recognition of women’s low bargaining strength within their house 
holds is the main concepts of feminization. The employment in modern factories, 
industries can make women better opportunities to get important concessions from their 
employers, the state and their social system. Low paid or unemployed women are always 
deprived in society as well as in the family. Women’s economic and social position is the 
most important consequences in the feminist analysis.

1.7. Employment and low pay:

Paid employment is the main source of income for the majority of people in 
modern British society and it has been for well over a century. Women’s position in the 
labour market is thus a central determinant of their wealth or poverty, and research has 
consistently demonstrated that the position of women here is significantly different from 

In the employment pattern of women many women continued to work, and for 
many families the male ‘family wage’ was not sufficient to provide for the household 
without the addition of women’s supplementary earnings. Nevertheless many women did 
leave that labour market and by 1891 women’s participation rate in paid employment was 
only 35% compared with the men’s at 84% (Lewis and Piachaud, 1992). Thus, women’s 
wages were much lower than men’s – for all industries they were 51.5% of the average 
wage for a male manual worker in 1886.
During the early period of industrialization, women were employed along side men in the rapidly growing number of factories and workshops. By the beginning of the 20th century women’s position in the labour market was entrenched, reinforced and recreated by powerful ideological expectations about women’s different responsibilities with the presumed family structure (Gittin, 1993). During the 20th century, women’s participation in the labour market has grown continuously (Wilson – 1994). Now a day, both married and single women are much more likely to be employed in all sectors of the economy. But above all the broader structure of women’s participation in the labour market has remained quite different from that of men and these differences remain a major cause of women’s greater risk and it is a different experience of poverty. Poverty and deprivation of women in various socio-economic sectors, led them to the pitiable condition in the society and in the family also.

1.8. Women’s position in labour market:

Women’s position in the labour market is very much pitiable. Women are in also generally low status and lower paid employment. However, the main point about women’s secondary status in the labour market is that it is also related to more general ideological expectations about their responsibilities for domestic works which remains strongly rooted in British society. Both married and single women are now much more likely than in the past to be in paid employment with 66% of working age women in employment in 1995 (DEE, 1996) and for these in employment there have also been some moves towards more equal pay and equal treatment of work, although this has been a long, slow and far from complete process. For instance female employee pre-dominates in secretarial and clerical work, in nursing, residential care and in primary school teaching. Indeed these jobs are sometimes referred to as ‘women work’ and they are quite closely related to women’s assumed domestic responsibilities. They are also generally low status and lower paid employment. In higher status jobs in the same areas men tend to predominate for instance as accountants, doctors, managers and lecturers. Of course all labour markets do exhibit significant elements of such fragmentation and division. Thus,
in the labour market on average women experience less security, worse conditions, lower status and lower pay than men.

When we discuss the position of women in the labour market, it is very much important to note that, the largest sector of employment in India is associated with agriculture, accounting for 70% of the employment of the working population in India. Women make 46% of the agricultural labourers. Almost 50% of the rural female workers are working as agricultural labourer and 37% as cultivators.

1.9. Social security:

Social security has always been based on support for the wage labour market and the use of benefits or a wage substitute or a wage subsidy. As a result of this treatment of women within social security provision has in practice largely been determined by their treatment within, or outside, the labour market and their presumed dependency on men. However, even those women who were in paid work were treated differently from men, paying lower contributions and receiving lower benefits – generally around 80% of the full rate. The separate treatment and secondary status for women within social security provision become entrenched in social security. In the 1970’s and 1980’s changes were introduced into social security legislation to remove, at least formally, some of the discriminatory treatment experienced by women.

Social security has been the main anti poverty policy measure in Britain throughout the last century or longer. However the benefits it provides, whether through insurance means testing within state provision or various forms of private protection, have largely been predicated on and structured to support family units in which men and women occupy specific and distinct gender roles. This exclusion has often been associated with assumptions about women’s caring responsibilities and their status as dependents.
Beveridge's (1942) assumption was that "married women would be engaged in unpaid work at home and thus would not need protection under the scheme other than through a dependant's benefit paid to their husbands". If men had an income, their wives could not independently claim to benefit; and this presumed dependency was extended to single women living with men.

In the 1970's insurance protection was reformed to permit women to contribute and receive benefits on the same basis as men. In 1980's 'equal treatment' for men and women was also introduced.

1.10. The cost of caring:

Women's secondary status in the labour market and the social security scheme is closely related to assumptions about gender roles within families and in particular women's responsibility for caring work. In deed there is a wide spread assumption that women are some how uniquely equipped to undertake caring role (Henwood 1987), and this has largely dominated the development of support for such work. For women, therefore, caring about someone also means being willing to care for them and this is an expectation that many women have, even though they are aware of the heavy costs it involves. These costs extend beyond the provision of support itself, however, for they also give rise to a greater risk of poverty for women: Those needing care themselves are obviously at risk of poverty, primarily because they are unable to secure support through paid employment or employment related benefits. However, the women who are engaged in caring work, within and outside the household, are obviously related to poverty.

As Graham (1987) remarked, 'Poverty and caring' are for many women two sides of the same coin. Caring work at home is unpaid and so the link with poverty is obvious unless women careers can be supported by another wage earning family member such as a husband – and in the case of child care in particular the predominant assumption is that this will be the case. What is more, as Joshi (1992) has argued, the cost
of caring does not just include those deprivation experienced at the time. The assumption of course is that such costs can be borne because at such points women will be supported by their husbands. However, this assumption of dependency is in reality more of a cause of women in poverty than a solution for it.

1.11. Dependency:

At the heart of women’s social and economic situation, and thus their greater risk of poverty, is their assumed position of dependency on men within the family. It is because it assumed that women can depend on their husbands for maternal support that they have largely been excluded from full participation in the labour market and social security. As we have seen, however, the allocation of resources within households and families may not be equitable and may leave many women living below the standard enjoyed by their parents.

In the literature on economic development ‘women’s position’ is considered as a separate problem of importance of its own. Women’s position both inside and outside the household in many societies, points to the necessity in development analysis. Development analysis can not really be divorced from gender, categories and sex-specific observations. Women’s dependence on their husband’s is of course an ideological and not merely an economic feature of gender stereotyping. This ideology is closely tied to the family structure and family roles, which, as feminists have argued, differentiation and discrimination between men and women (Grillins 1993, Barrett and Macintosh, 1982).

In understanding the inferior economic position of women inside and outside the household, societies, workplace etc. should be improved considering their economic and social status. The ‘perceived interest response’ and the ‘perceived contribution response’ can be tremendously more regressive for women in some societies” (Sen. 1984). Dependency is very much related in the cooperative conflicts theory. If the women get better education, being free to work outside the home, finding more productive
employment, improves job training facilities the women’s dependency can also be improved.

_Ester Boserup (1970)_ has noted that women appear to fare relatively better in those societies in which women play the major role in acquiring food, etc. from outside. But, India is the region in which women have little outside earning and that is the reason for which women’s dependency can not be developed much.

1.12. OBJECTIVES:
The following would be the objectives of the study:

1) To make a detailed analysis of the position and share of women in all indicators of economic prosperity and progress. These indicators would be female’s share in total income, share in total savings, expenditure, credit, ownership of assets and property.
2) To identify the factors that determines female economic status for these different groups.
3) To examine the economic status of women, across various economic and social groups, both rural as well as urban for various age groups as well as economic growth.

1.13. HYPOTHESES:
The following would be the broad hypotheses which the study would attempt to explore:
1) Feminization of poverty in the region is widespread across different categories and groups of women, better record of sex ratio and educational qualifications notwithstanding.
2) There has been no perceptible improvement in the economic status of women in the post globalization period, because the benefit of globalization has not spread much in this region.
3) The third hypotheses is that economic growth does not affect the economic status of women
Though economic growth may not affect the status of women, economic status of the family may affect the status of women.

1.14. METHODOLOGY AND DATA SOURCE:

The study will first examine the economic status of women at a macro level. Against this background detailed micro level study of the nature and extent of female poverty and their indicators will be examined. For the former type of study, we will depend on secondary data, which will be obtained from NSS, NSO, Census Reports, and Reports of the Ministry of Social Welfare, Human Development Reports and world Development Reports. Data obtained from these secondary sources will be examined in the light of the objectives outlined above.

The micro level study will be based on primary data that will be obtained from the three districts of the Valley. The collection of primary data will be based on the method of purposive multi-stage stratified sampling technique. For this purpose each of the three districts will be divided into blocks and two blocks will be selected from each district, one in urban and another in rural area. Fifty families will be selected from each block, making our sample size equivalent to 300.

Questionnaires will be prepared so as to obtain information on the income share of the female members of the household, then expenditure pattern, saving, investment share as well as share of both movable and immovable assets and other forms of poverty. Information will also be obtained about their age, educational qualifications, their decision making power in the family, and income of the family and all other essential information that will help us in identifying the economic status of women.

Information will also be available from banks and other state govt. offices, relating to credit and savings of women.
After soliciting the raw data, they will be classified and tabulated and the trend, pattern, nature and extent of the economic status of women will be examined.

The study further proposes to develop an index of economic status of women. It is proposed to estimate the weighted average of the total monetary value of the assets, income or other economic indicators of prosperity. The index will then be based on these weighted averages of the indicators of poverty. After the index is developed we shall return it on the important determinant factors, such as level of education, decision making power in the family, economic development of the region / state, economic status of the family, preference of son in the family, views of the family on women owning property.

The models that will be tested for the cross-section of women in the society will be both single regression models as well as multiple regressions.

References:


