

**Missing Women:  
Gender and The Extreme Poverty Debate**

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### 1. Introduction

USAID, along with other development institutions, has committed to ending extreme poverty within a generation (Thier 2013). Using the World Bank's definition, this is equivalent to reducing the proportion of the world's population that lives below \$1.25 per day from the current level of 17.7 percent to 3 percent by 2030.<sup>1</sup> Reaching the 3 percent target will require a decline in poverty by about one percentage point per year during this period, and it is recognized that growth alone will be insufficient since many of the people in extreme poverty live in situations where improving their lives is extremely difficult. This is particularly the case for females, who face additional constraints as a result of unequal gender relations.

The discourse on extreme poverty has been remarkably gender-blind – not only in the measure that was chosen (reducing the income poverty headcount) but in the policy and programmatic priorities articulated for achieving this goal. This omission is particularly striking in light of compelling evidence that women and girls are often poor for different reasons than males, experience poverty differently than males, and have different capacities to withstand and/or escape poverty than their male counterparts, as a result of gender norms and values, intrahousehold and economy-wide divisions of assets, work and responsibility, and relations of power and control. These 'gendered' experiences of poverty are manifest in four dimensions: first, in different experiences for girls versus boys and women versus men within households; second, in different household responses to resource limitations, depending on the gender of the person affected; third, in the presence of deprivation for some members along certain dimensions (e.g., health) even in non-income poor and well-off households; and fourth, in the differential impact of the design and implementation of anti-poverty policies and programs.

This paper discusses these issues in greater detail. It first summarizes the important measurement issues. This is followed by a section that describes how gender inequalities and divisions of labor make females more vulnerable to extreme poverty than males. The last section discusses the implications for policy and programming.

### 2. Measurement Issues

There is a common perception – myth perhaps is a better term – that females are poorer than males.<sup>2</sup> An oft-cited statistic is “women constitute 70 percent of the world's poor.” With the latest poverty statistics, that adds up to 980 million women and girls living below the \$1.25 a day poverty line, and 420 million men and boys. Robust analysis shows this “excess” of 500+ million poor females is implausible (Marcoux 1998; Quisumbing 2001).<sup>3</sup> Moreover, the underlying data are inadequate for calculating the number of females versus males in poverty. This is not to deny that gender inequality is one of the great fault lines of distribution and injustice; it is only to point out the very many problems with the current status of poverty measurement from a gender perspective.

The \$1.25 measure is an income-based metric that relies on the household as the unit of measurement. A gender equality perspective reveals the limitations of the *household* as the unit of analysis for this measure, and *income* as the metric of poverty. Ideally, poverty would be

measured at the individual instead of the household level and would be captured in a multidimensional framework that includes other deprivations beyond income.

Unfortunately, data limitations make going beyond the household level difficult – most multipurpose household surveys from which the data are derived lack individual-level information on income, assets, and consumption expenditure. Analysts must therefore make assumptions with the household data, assumptions which can be quite problematic. One approach is to equate the household with the individual; doing this ignores the very important issue of intra-household inequality, wherein men and boys are often privileged over women and girls. A second approach is to convert household-level information into individual equivalents. This, too, is fraught with problems.

The two most common methods to convert household level data into individual equivalents involve highly questionable assumptions. The first conversion method attributes income or consumption expenditure *equally* across all household members (this is known as the per capita method).<sup>4</sup> This assumes away the very large literature on intra-household inequality: the finding that not everyone in a poor household may be equally poor and indeed some may even not be poor at all. Research on income, health and education in India, for instance, points to the ways in which income-poor households ration limited resources among their members (Sen 2010) so that not only is there inequality, but even absolute poverty may only be experienced by some (in this case female household members).

The second conversion method uses some other ‘sharing rule’ than the per capita method. One technique is to assign income and expenditure using ‘per capita equivalents,’ a method based on the assumption that household members have differing needs based on their age, sex and other demographic characteristics; these differing needs should be taken into account when making welfare comparisons across households. While this is importantly conceptually, there is no uniform approach to establishing equivalence scales for adults and children in households in developing countries. Moreover, adult equivalent scales are sensitive to household size. They also mask dependency burdens (important for females, who are assigned the responsibilities for care in most societies) by assigning a weight less than one to females and children, on the assumption that their consumption needs are fewer than those of adult men (Ravallion 1992).<sup>5</sup>

The mathematical issues, as complicated as they are, mask more fundamental issues of who controls income or expenditure within households, as well as who benefits from that spending and who shares in the consumption of household goods and services. Household income may bear no relation to women’s poverty because women may not necessarily have access to household income – if households do not pool income, if women do not make decisions about income, and if women have no independent sources of income. A fairly large qualitative and emerging quantitative literature shows that within households, female tend to have less control over income (even that earned by them) than men (World Bank 2011).<sup>6</sup>

Even with these problems, what do empirical analyses suggest about the proportion of females versus males who live in extreme poverty?<sup>7</sup> Quisumbing et al (2001) have conducted the most rigorous analysis, examining datasets from 10 developing countries (six datasets from Sub-

Saharan Africa, three from Asia, and one from Latin America). They compute income- and expenditure-based poverty measures and investigate their sensitivity to the use of per capita and per adult equivalent units, and different specifications of the poverty line. Their results reveal weak evidence that females are overrepresented among the poor, but the differences are significant in only a fifth to a third of the datasets.

As a result of these limitations, analysts have tried to find alternative ways to get at the gender dimensions of extreme poverty using household data. One approach has been to classify households as to whether they have a female or male head. This, too, is problematic. As Quisumbing et al (2001) note, the labels (male- and female-headed households) bestow a false veneer of homogeneity when in fact households categorized as male and female headed are fundamentally different living/ demographic units. Households where both spouses/partners are present but the female's responsibility, authority, and economic contribution are greater tend to be classified as male-headed households while female-headed households are typically households with women and dependents but no adult males (see also Batista (1994)). Data limitations also make it impossible to distinguish systematically between households headed by women who are single, widowed or divorced (*de jure* female heads) and those who are associated with an adult male who supports the family through remittances and social networks (*de facto* female heads).<sup>8</sup> Another problem is that the definition of headship varies across countries, making cross-country comparisons difficult. For instance, some countries define the head to mean the eldest member of the household, while others define the head as the primary breadwinner and still others define the head as the primary decision-maker.

As implied by the 70 percent statistic cited above, female-headed households are also assumed to be poorer than male-headed households. The empirical evidence for whether female headed households are systematically poorer than male headed households is quite mixed.<sup>9</sup> Data from 35 nationally representative surveys for 20 countries analyzed by FAO show that female headed households are more likely to be poor than male-headed households in some countries but the opposite is true in other countries – they are better off than male-headed households, so it is not possible to generalize.<sup>10</sup> The study by Quisumbing et al (2001) referenced earlier finds weak evidence that households headed by females are overrepresented among the extremely poor, but the differences are statistically significant in only about a fifth to half of the datasets they examined and depends on the poverty measure used. And, because female-headed households account for a small proportion of the population, their contribution to aggregate poverty is small.

Of course, it is now widely recognized, even among proponents of income-based metrics, that there are multiple dimensions of poverty beyond income. This point is critical from a gender perspective. A growing number of studies suggest that income is less robust than other criteria – such as deprivations in knowledge, nutrition and health, property ownership (especially land and housing), time, and other capabilities - in identifying female deprivations relative to males (Chant 2008).<sup>11</sup> Great progress has been made in developing multi-dimensional measures (e.g., the UN's Multi-Dimensional Poverty Index (MPI)) which helps to unpack the range of deprivations (e.g., in education, health and living standards), but multi-dimensional indices still rely on household-level data, limiting their usefulness as a measure of gendered poverty.

One exception comes from a recent study in India by Vijaya et al (2014) that uses a unique individual level data set from the Karnataka Household Asset Survey (KHAS). This survey, representative of the state of Karnataka, collected information on all forms of physical and financial assets, along with other data, from males and females within households. Vijaya et al (2014) construct a multidimensional measure of poverty, comprised of education, living standards, and ownership of productive assets, separately for individuals within households. They then compare the individual level measures to household level poverty estimates. Two crucial differences emerge in the comparison between the household level and the individual level analysis of poverty. First, the poverty rate is much higher when evaluated at the individual level than at the household level. Specifically, the difference between women and men who are classified as poor increases from one percentage point in household analysis to 39 percentage points in individual analysis. Second, substantial gender differences can be seen at the individual level but not at the household level. This suggests that real differences exist in the intra-household distribution of resources (physical and human capital in this case) as well as in the ability to participate in decisions that are of importance.

To conclude this section, using the share of the population living on less than \$1.25 per day as the measure of extreme poverty masks important differences in the capabilities, experiences, and opportunities of those who live in poverty. Analysts who use this measure may miss large portions of people who live in a particular context who live in poverty and lead to programmatic approaches that worsen or exacerbate vulnerabilities of those who are missed. Section 3 takes up this issue in greater detail.<sup>12</sup>

### **2.1. Engendering Poverty Measurement**

In light of the discussion above, surveys that underpin poverty analysis need to collect a much wider array of individual level information than has traditionally been collected on the multidimensional nature of poverty and on the strategies that males and females individually use to cope with various deprivations. There are a few ways forward for engendering poverty measurement. Donors can help the effort to better measure extreme income poverty by investing in the collection of individual-level data on income and consumption expenditure, including questions on control and decision-making. Second, it is important to collect and use information on deprivations beyond income and consumption expenditure. This is important because the poverty that women face has many dimensions that interact with each other. Yet, surveys consistently fail to gather important sex-disaggregated information.

While globally close to 80 percent of countries regularly produce sex disaggregated statistics on mortality, education and training, less than a third of countries produce gender statistics on assets, informal employment, and time use and unpaid work (Buvinic et al. 2013a), critical domains of deprivation. As will be discussed below, gender inequality in these domains renders females more vulnerable to poverty than males. It is increasingly recognized that asset poverty is as important as income poverty (Carter and Barrett 2006). Data collection should also include individual level information on ownership and control over physical and financial assets such as land, housing, other real estate and businesses, all of which are important for escaping poverty and generating income and wealth.

The new Integrated Surveys on Agriculture, part of the World Bank Living Standards and Measurement Surveys (LSMS-ISA), currently being conducted in seven countries in sub-Saharan African countries, are collecting standardized individual-level disaggregated data on asset ownership, including ownership, management and control of agricultural plots and livestock, as well as other assets and access to credit. More work is needed to incorporate individual level questions across a larger number of LSMS surveys, which are a main source of poverty data. A number of promising initiatives are underway in the realm of individual-level data collection. The Evidence and Data for Gender Equality (EDGE) initiative, to which USAID contributed, is developing methodologies and guidelines for collecting individual level information on physical and financial assets and entrepreneurship and piloting experimental work in 12 countries through 2015. EDGE builds on the work of the Gender Asset Gap Project, which conducted tested a number of methods to collect individual level information on these assets in nationally representative surveys in Ghana, Ecuador, and the state of Karnataka, India. The Global Financial Inclusion (Global Findex) Database, an initiative of the World Bank and the IFC, measures how adults – spanning basic socioeconomic levels, gender, as well as urban/rural settings – save and manage their finances, and cope with access issues. This representative survey, conducted in 148 countries since 2011, could also be utilized to collect more detailed sex disaggregated information on financial behavior. More investment is needed to help countries implement time use surveys and conduct them on a regular basis, either as stand-alone surveys or as part of multi-purpose household surveys. Buvinic et al. (2013a) identify additional key gender data gaps and efforts to fill those.

Once better data exist, what is the right metric to estimate poverty? As should be clear from the above discussion, a multi-dimensional poverty measure would be best. More research is needed to identify the domains of such an index.<sup>13</sup> Because of the complexity of multi-dimensional measures, it would be also useful to construct individual-level metrics of income, consumption, and asset poverty.

### **3. Gender Inequality Makes Females More Vulnerable to Poverty than Males**

As noted earlier, women and girls are often poor for different reasons than males, experience poverty differently than males, and have different capacities to withstand and/or escape poverty than their male counterparts. Even if there is only weak evidence of income poverty differences between men and women, in many countries, females have lower levels of education, assets, and social indicators than do men. These gender inequalities make women and girls more vulnerable than men and boys to extreme poverty (World Bank 2012).<sup>14</sup>

First, gender inequality in labor markets is one factor that is responsible for women's greater vulnerability to poverty. Women tend to predominate in informal employment where earnings are low and risks are high (Chen 2010). The majority of women who are informally employed are own account operators, casual wage workers, industrial outworkers, and unpaid contributing family workers.<sup>15</sup> The gender gap in average earnings/wages is higher in the informal economy than in the formal economy, partly explained by the type of positions women hold. In many low and middle income countries, women have higher un- and under-employment rates than men

(ILO 2012). It is important to note that poverty outcomes for employed women depend crucially on the composition of the households they live in. Women who can pool their earnings from paid work, at least in part, with another earner face a lower risk of poverty than women who maintain households on their incomes alone. Given the lower quality of employment opportunities, single women who must support a family alone face extremely high risks of material poverty. Nonetheless, women's inferior labor market status, on average, makes them more vulnerable than men to economic shocks and lower levels of living.

Access to various kinds of assets – physical and financial – frequently determine the livelihoods available to members of households and influence the distribution of resources within the household. Relative to men, women lack ownership of critical productive resources, especially land, house, large livestock, and mechanized agricultural equipment and vehicles – all of which increase productivity (Doss et al 2011). The lack of individual or joint ownership can inhibit use of property for income generating activity, can restrict access to credit, and make women very vulnerable in the event of divorce or death, which is on the rise in many economies (Peterman et al. 2010).

In rural areas, discrimination in various markets, such as credit, inhibits rural women's access to productive inputs, including seeds, technology, and fertilizer. As a result, the yields of poor rural women are less than men (World Bank 2012, FAO 2012). And, as a result of both employment and asset inequality, women have less to fall back on in the event of household dissolution due to separation, abandonment, divorce or death (Deere and Doss 2006).

Women's lower income and asset inequality is compounded by time poverty. Generally speaking, the disparity between hours of men's and women's work is most marked among low-income groups and the poorer the household, the longer women work (Chant 2008). Women have higher overall work burdens than men and low-income women have longer working days than low income men (World Bank 2012, Bardasi and Wodon 2010). Their responsibilities for care and household production make it difficult for women to “switch” into higher return activities (World Bank 2012) to move out of poverty.

Health and education deprivations comprise other factors underpinning women's greater vulnerability to poverty. Educational deprivation impedes female upward mobility (World Bank 2012). And, lower nutritional status of women and girls is correlated with poverty contemporaneously and across generations (World Bank 2012, FAO 2011). Finally, violence against women is associated with lost income for women and their families, decreased productivity, and negative impacts on future human capital formation. Positive associations have also been found between male unemployment and increased levels of violence against women (Jewkes 2002).

The discussion in this section may seem at odds with the earlier discussion reporting the “weak” quantitative evidence that females and females headed households are over-represented among the income poor. Indeed, Quisumbing et al (2001) observe that “even if there are no strong income poverty differences between men and women, in many countries, women have lower levels of education, assets, and social indicators than do men. It is therefore quite remarkable that poverty differences are not large, *despite* the massive discrimination against women in terms of

access to and control of resources.” The explanation lies in the fact that income poverty is insufficient for capturing the range of deprivations across gender fault lines. While extreme poverty can be represented by the US\$1.25 a day, it is not reducible to it, and it is therefore important to focus on the range of non-income deprivations among disadvantaged groups.

### **3.1. Evidence on Male and Female Coping Strategies/Responses to Poverty**

The literature suggests that poor households respond to their poverty in a variety of ways. First, they react not only to insufficiency of average incomes but also to insecurity and risk. Even if household income rises above income poverty levels, risk management may dictate behaviors that appear more appropriate to still being in poverty, at least until the higher income level becomes more secure. Well known responses include increased time spent in paid work, reduced consumption, increases in borrowing, migration, and fostering in or out of household members. Less understood are strategies such as maintenance of socio-economic networks, spreading risk and borrowing potential through taking on multiple jobs, desertion or abandonment of the family, and selective education or rationing of healthcare among family members. At least three of these responses are gendered, although with variations across cultural and economic contexts.

While men may take on more income-earning work (sometimes in order to support their own consumption of items such as tobacco and liquor), women often face difficult time allocation choices between increased income-earning versus substitution of home-made or freely gathered consumption items (food, clothing, fuel) which involves increased unpaid time and effort. This is often not captured in income poverty statistics. These tensions are often resolved by sacrificing their own leisure, playtime, or education of daughters, who are expected to take on additional care work including kitchen tasks, foraging, and looking after siblings, as well as other responsibilities (Sen 2010). Another gendered response is desertion or abandonment of families, a strategy often used by poor men to escape the responsibilities of contributing to household consumption, particularly when their partners or spouses become pregnant. A third phenomenon, noted particularly in South Asia, is selective education and healthcare with sharply lower entitlements for women and girls relative to men and boys (Iyer 2007).

Chant (2010) has characterized these gendered coping strategies as the “the ‘feminisation of responsibility and obligation,” which reflects the notion that the onus on women to cope is increasing. In her words, “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.” In other work, Chant (2008) notes that “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 license 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 other household members), to absenting themselves from the home to spend time with male friends, and/or consoling themselves with drugs, drink, casual sex and gambling. While this by no means applies to all men, and some pursuits can be an important source of networking and securing resources, others can drain household finances and/or plunge households deeper into debt.”



This commentary illustrates the importance of intra-household inequality and the interaction of deprivations across domains in policy and programmatic approaches to extreme poverty. More specifically, understanding how gender relations define who gets or has access to resources; how roles and relationships of work, responsibilities, cooperation, sharing or conflict define both women's and men's living and working conditions within households; how structures and programs of the state and other actors (private sector, civil society) reinforce or transform those roles and relationships, and how normative frameworks affecting differential entitlements and responsibilities are challenged or reinforced by policies and programs are all important for an effective response to extreme poverty.

#### **4. Programmatic Implications**

One common feature of extremely poor and poor women around the world is that they are engaged in economic activity - either low-return, irregular and insecure wage jobs or subsistence microenterprises (often household-based), which yield low and unstable earnings. The extremely poor patch together livelihoods from a combination of these sources. In addition to low and insecure earnings, poor and extremely poor women also typically have very low levels of physical capital (e.g., nutritional deficiencies and other health deficits or disabilities) and human capital (e.g., low levels of formal education).

What type of employment is most correlated with poverty? In an analysis of data from India and South Africa, Chen et al. (2005) found that households that depend primarily on income from informal employment – and specific types of informal employment - had significantly higher poverty rates than households with a majority of income from formal employment. In South Africa, the percentage of households with persons in informal employment (including domestic services) was highest in the lowest household expenditure quintiles. Not surprisingly, the lowest expenditure category had the highest percentage of households with an unemployed person(s). Moreover, female-headed households had substantially higher poverty rates than male-headed households, and households whose primary earner was female had significantly higher poverty rates than households in which the primary earner was male. In India, where the vast majority of workers (92 per cent) are employed informally (as opposed to unemployed), households that depend on casual informal wage work had higher poverty rates than those that relied on “regular” informal wage employment. Chen et al (2005) also estimated the poverty risk associated with different employment statuses, defined as the share of all persons employed in a given status who live in households whose incomes place them below the national poverty line.<sup>16</sup> In the five countries they studied, informal agricultural workers had the highest risk of poverty; among the non-agricultural informally employed, casual wage workers and domestic workers had the highest risk, followed by own- account workers. However, no systematic pattern emerged between men's and women's poverty rates within a particular employment status, possibly because households in which women were engaged in remunerative work might have had lower poverty rates relative to households in which women did not earn income. If that is the case, a

household’s poverty status can be determined by women’s access to paid employment, no matter how low their earnings.

Based on their “Roadmap for Action,” a review of impact evaluations of program options for poverty reduction and women’s economic empowerment, Buvinic et al (2013b) identify different categories of women most likely to be working for pay (i.e., very poor, poor, non-poor, and young women). Very poor and poor subsistence producers and self-employed women have the following characteristics.

Very Poor	Poor
Self-employed women, home-based or street vendors with no set stall or shop, with no paid employees and average monthly revenues of \$80 to \$100 at market exchange rates, and profits of approximately \$1 per day. <sup>6</sup>	Micro-entrepreneurs who may be home-based or rent a market stall or shop, with revenues greater than \$100 per month and potentially one or two employees
Subsistence-level unskilled laborers, often with irregular, seasonal income.	Subsistence farmers growing food primarily for family consumption in a family plot, female-owned plot or household garden. Female farmers generally do not own plots unless they are heads of a farm household. These women may sell some surplus to local markets, and may or may not control proceeds from farming.
Women vulnerable to food insecurity and undernourishment, often illiterate, and lacking household productive assets.	
Women who may be the primary household income-earner	

It is now increasingly recognized that there may be an essential package of services for both poor and extremely poor women, but the extremely poor need more. Buvinic (2013b), for instance, argues “To move into profitable work, the extremely poor need an integrated suite of services, which targets both production and marketing and involves male partners and community leaders... This is particularly challenging because the delivery of bundled services is more expensive and requires more implementation capacity, and the very poor often reside in communities with few resources, frail institutions and weak delivery systems. However, the benefits exceed the comparatively high initial investment.” Similarly, Kabeer (2005) observes that “evidence from Bangladesh supports the view that the extremely poor may require a different set of interventions than the moderately poor. BRAC found that its “mainstream” rural development programs were largely by-passing the very poor. It therefore developed a program combining monthly food transfers, savings, credit and training over a period of years targeted explicitly to this group.”

*What Works to Improve Economic Outcomes for Poor and Very Poor Women?*

Large-scale programs providing direct transfers in cash or kind to families and individuals classified as poor have grown exponentially since 2000, so that by 2010 between 750 million and 1 billion people in developing countries lived in households receiving antipoverty transfers (Barrientos 2013). There exist a diversity of approaches, which Barrientos (2013) has classified into the following typology. Antipoverty transfer programs include *pure transfers* – in the form of food or cash - for households or individuals in poverty (like social pensions or child and family allowances); *transfers combined with asset accumulation* (like human development conditional cash transfers (CCTs)), *employment guarantees* (such as India’s Rural Employment Guarantee); and *integrated antipoverty transfers* (like BRAC’s Challenging the Frontiers of Poverty Reduction: Targeting the Ultra-Poor). Barrientos (2013) notes these three types correspond to various perspectives on poverty: as income or consumption deficits; as consumption and productive asset deficits; and as multidimensional and the outcome of social and economic exclusion. Integrated anti-poverty transfer programs combine several interventions and pay explicit attention to social and economic inclusion, especially through collective (social mobilization, group formation) as opposed to individual approaches. The second and third approaches will be described further below, along with a discussion of microfinance and credit plus interventions which have also been used as anti-poverty interventions.<sup>17</sup>

### *1. Integrated antipoverty transfers*

BRAC's ultra-poor program started in 2007 and consists of two main components: it targets the poorest women in rural areas to receive productive assets, such as cows (with an asset value of about \$140), goats, poultry or seeds for vegetable cultivation; intensive, long-term skills training specific to the type of asset provided; a small subsistence allowance; and close supervision from BRAC program staff. By 2011, the program was reaching more than 600,000 women throughout the country. A rigorous random-controlled evaluation by Bandiera et al. (2013) of the first few years of the program found that the program transformed the occupational choices of poor women by inducing them to spend more time in self-employment and less in casual/ seasonal wage employment, leading to a 36 percent increase in annual income on average and 17 percent increase in per capita consumption of non-food items and six percent increase in food items. Moreover, the program led to an increase in wages at the village level and the effects spilled over to other poor women who also increased their labor supply and income. Four years out, women continued in self-employment, had kept and added to their cows, and with their additional earnings had also bought land. Although all the women included in the intervention were very poor, the effects were largest for women who had the highest relative earnings at the start.

A separate evaluation by Quisumbing et al (2013) also explored changes in asset ownership decision-making. “While there was a rise in numbers of livestock owned solely by men, the largest increases were in livestock owned solely or jointly by women. This pattern included cattle, which sociocultural norms in Bangladesh tend to categorize as “men’s assets.” Women’s voice in sole or joint decision-making relevant to livestock (for example, decision-making on buying or selling cattle) also increased. In most other tangible dimensions of asset ownership and decision-making, however, women tended not to benefit. Increases in household ownership of consumer durables, land, and productive assets translated into increased sole ownership by

men, suggesting new assets acquired by beneficiary households were typically perceived as owned by men.” Moreover, another downside was that in qualitative research, women reported their work hours increased.

Two evaluations of very similar pilots for the ultra-poor in India, one in West Bengal and one in Andhra Pradesh echo the findings for BRAC (discussed in Bandiera et al 2013). Both pilots were implemented in rural villages and targeted the poorest women. They provided them with a large asset transfer (most often livestock) and intensive training to manage the asset. In West Bengal, the average monthly per capita earnings of households who received the asset had increased by 21 percent when it was measured 18 months after the program. In Andhra Pradesh, the households that received the asset spent significantly less time in subsistence agricultural wage labor relative to controls three years after the program and more time in self-employment, where earnings were greater.

The BRAC program is now being replicated in East Africa, also accompanied by rigorous impact evaluations. Early indications are that the approach is working well and has the potential to be replicated across contexts.

### *1.1. Integrated Interventions for Poor Rural Women*

An integrated suite of services, which target both production and marketing and address social constraints, is the main feature of agricultural projects that succeed in raising the productivity of small-scale women farmers. This suite of services includes farmer groups to enhance access to markets, financial services, harvesting processing and storage technologies, and accessible training. These successful projects adapted services to local conditions and women’s social, time and cash constraints. They took advantage of local structures and organizations to implement projects in a sustainable fashion and, importantly, targeted women as members of households and communities and involved male partners and community leaders. On the downside, groups demand time and cash for transactional costs, and women farmers are usually short on both time and cash. In addition, there can be elite capture—from better-off or more influential females in female-only groups and from males in mixed groups. Buvinic et al (2013b) and Quisumbing et al. (2014) argue that it is safe to assume that the more disadvantaged the woman farmer is, the more she will benefit from group participation but the greater her costs of participation.

The integrated suite of services directed to subsistence women farmers is bound to be more costly than the provision of single agricultural services to better-off women farmers, but may have large social benefits that must be taken into account. Social benefits include increased food production, leading to improved child nutrition and lower household vulnerability to food scarcity. Evaluations by IFPRI of four case studies in the Gender, Agriculture, and Assets Project provide information on specific programs and approaches (Quisumbing et al. 2014).

### *2. Conditional Cash Transfers*

Conditional cash transfer (CCTs) programs are targeted to poor households, but the cash transfers are usually paid to mothers. In addition to cash, some programs also include transfers

such as nutritional supplements or school supplies for children. Cash transfers may be made as a lump sum or determined based on the number of children in a household, with the amount varying by the children's ages and sex. In some countries, higher transfer amounts are paid for girls' school attendance and for secondary school attendance. In return for transfers, recipients commit to undertake certain actions, such as enrolling children in school and maintaining adequate attendance levels, attending pre- and postnatal health care appointments, and seeing that preschool children receive vaccinations, growth monitoring, and regular checkups. Some programs require women to attend regular health and nutrition training workshops, while others provide resources that improve the supply and quality of the schools and health care facilities used by beneficiaries.

Fizbein and Schady (2009) assess the impact of CCTs on short-term consumption or income for seven programs: Bolsa Alimentação in Brazil, Familias en Acción in Colombia, PRAF in Honduras, Oportunidades in Mexico, the RPS in Nicaragua, the BDH in Ecuador, and the CESSP scholarship program in Cambodia. Reducing current consumption poverty was a central objective of Oportunidades and the RPS. By contrast, the CESSP program had no redistributive or poverty alleviation goals. The largest impacts on consumption were found for the RPS (also the program that made the largest transfers). The RPS reduced the headcount index among beneficiaries in Nicaragua by 5–7 percentage points, the poverty gap by 9–13 points, and the squared poverty gap by 9–12 points (Fizbein and Schady 2009). Oportunidades was found to decrease the squared poverty gap in Mexico by approximately 29 percent, while PATH reduced the squared poverty gap index in Jamaica by 13 percent from its pre-transfer value. In Brazil, the impacts of the Bolsa Família program on the headcount index and the poverty gap were more modest.

In addition to impacts on consumption expenditure, CCTs have been successful in significantly increasing rates of school enrollment for girls, who have historically faced discrimination because educating them is not considered as important as educating boys. Research in Mexico and Nicaragua finds that CCT programs are associated with improved attitudes toward educating girls, as well as a heightened profile for women more generally (Adato and Hoddinott 2010). Although other studies show some evidence that women's program responsibilities can lead to conflicts with men, in both countries there is more evidence that the program's infusion of financial resources has reduced intra-household tensions. Where CCT programs organize collective activities for beneficiaries, such as meetings, committee participation, and workshops, women report increases in their knowledge, social awareness, and self-confidence (again, group mobilization is key). Nevertheless, not all CCT programs provide these opportunities, and those that do not overlook potential for increasing women's status. Research in on the CCT in eastern Turkey, for instance, found that sociocultural biases against schooling for girls were more powerful than cash incentives, indicating the need for complementary approaches to overcome these constraints (Adato and Hoddinott 2010).

Beyond short-term impacts, some CCTs are designed to affect the intergenerational transmission of poverty. Mexico's Oportunidades, for instance, includes other complementary strategies for people at other stages of the life cycle, offering (1) benefits throughout high school; (2) a cash incentive for high school graduation conditioned on beneficiaries' investment in higher

education, a productive activity, health insurance, housing, or continued savings; and (3) a cash transfer for beneficiaries 70 years of age or older. These additional components have yet to be rigorously evaluated.

CCTs are the current fashion for short-term social assistance. However, longer-term poverty reduction also requires other approaches to promote economic development and job creation. The next sets of interventions aim at both longer-term objectives.

### *3. Microcredit/finance, Microcredit Plus, and Savings*

Mehra et al (2012) conclude that both quasi-experimental and rigorous RCTs have found mixed evidence on whether microcredit can lead to poverty reduction, increased consumption, and women's empowerment. A series of quasi-experimental studies in Bangladesh revealed that credit given to women was more likely than credit provided to men to positively affect household expenditures and women's non-land assets, and that credit led to poverty reduction among women and their households, particularly among women in extreme poverty; however, these results were not consistently replicated in later research. Evidence is also mixed as to whether borrowers could diversify their income and reduce their vulnerability to shocks. Additional research shows that impact has been often larger for those closer to the poverty line than those further away from it. Impacts increase with duration of membership or intensity of loans as members begin to invest in assets rather than consumption. Security of consumption needs, and the capacity to cope with crisis, may have to be built up before poor households are prepared to take risks inherent in microenterprise development. Duvendack et al. (2011) argue that the lack of effect of microloans on the poorest is because many women microloan clients are "necessity" entrepreneurs who turn to self-employment because no other jobs are available, and may be better off in wage employment (see below).

#### *3.1. Microcredit Plus*

Programs that deliver credit plus other interventions – training, business services, insurance, or other features - have been found to be more effective in reaching poor individuals than credit alone. One program that stands out is the Indira Kranti Patham program in Andhra Pradesh (AP), India, now one of the largest rural credit and livelihoods programs in the world, having mobilized over the last decade 12 million women into more than one million groups. It covers all rural areas in Andhra and facilitates the formation of groups of poor women, providing seed funds and linking groups to banks to expand access to low-cost credit, training in social and economic skills (such as group management, negotiating skills, and financial management), and helping people access a range of government programs. The premise of the program is that greater access to low-cost credit, coupled with training, will help poor households smooth consumption, reduce vulnerability, retire high-cost debt, and increase investments in productive assets, and that women's groups at various levels would be able to demand greater accountability and receive better government and private services. Over time, the self-help groups and their federations would gradually become, in the program's words, an institutional platform of the poor. World Bank evaluations found that in six years the livelihood sources for households shifted from wage employment below subsistence level to self-employment, with increased asset

ownership (land, livestock and other non-farm enterprises) and diversified forms of livelihood. Access to community investment funds and Bank finance let the poor upgrade their assets, acquire new assets, and diversify their livelihood sources. The value of assets at the household level almost tripled---from US\$1032 to US\$2974 on average during the six year project period, and there was a significant increase in the ownership of both immovable and movable assets. A large majority of this investment was leasing dry and wet land, constructing houses, purchasing milch animals, and purchasing gold jewelry. The extent of irrigated land owned by the poor also increased. Many women took up non-farm activities, including small manufacturing and trading including garments, furniture and retail trading in consumption goods.

### *3.2. Savings*

In contrast to micro-credit, savings appears to be a more promising intervention for clients, especially the poorest of the poor as it has limited scope for harm. Karlan and Appel (2011) single out savings as one of seven ideas that work or is being proven for increasing the incomes of the poor globally. They argue that savings accounts can make a big difference in the lives of the poor, helping to overcome inertia not to save and, in particular, women's status and authority is elevated by savings, whereas credit has yet to exhibit such impacts. Knowles (2012) rates rural savings interventions as promising to improve rural women's productivity. Further analysis by Gamberoni et al. (2012) for Ghana, where panel data was available and changes could be tracked over time, suggests that access to savings may be especially important to increase the profits of the smallest, subsistence-level women entrepreneurs, shifting performance from losses to profits.

### *4. Access to Wage Employment:*

Employment guarantee programs have been important interventions for poor individuals in both developing and developed countries for years. They provide unskilled manual laborers with short-term employment on infrastructure projects (road construction and maintenance, irrigation infrastructure, reforestation, soil conservation), although some offer employment guarantees year-round.<sup>18</sup> There is a great deal of variation in program administration across countries. For poor women, especially in rural areas, public employment guarantees can provide an important source of work and income, although evaluations of country programs reveal that not all achieve that potential.<sup>19</sup>

The largest and most well-known employment guarantee is India's Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), which employed 55 million households in 2010-11 (Deininger and Liu 2013). The program focuses on rural poverty reduction, granting rural households a legal right to employment of up to 100 days per year in public works (with equal wages for males and females). It also contains other innovations such as unemployment compensation for individuals who apply to the program but do not receive employment within two weeks. Evaluations of the program's impact are largely positive, but critics have also noted high cost, inefficiency in transferring resources, and serious corruption. Studies have found females' awareness and participation rates to be greater than 50 percent, significantly higher than earlier or comparable programs.

In a recent analysis of national data, Liu and Barrett (2013) note four main findings regarding participation and administrative rationing. First, poor households' likelihood of seeking MGNREGS employment is high, indicating that nationally, the self-targeting design is pro-poor. Second, while better-off households are actively rationed out of the program, the poorest households are also highly likely to be denied employment, suggesting that households closer to the poverty line are more likely to receive employment than poorer households. Third, the MGNREGS targeting particularly favors lower caste households. Finally, although the MGNREGS program offers equal wage rates to both men and women and makes payments directly to the individual worker, the program does not effectively reach poor female-headed households, due to both self-selection and rationing effects.

Grown (2006) identifies six core design features for public employment guarantee schemes that boost female participation and income:

1. *Distance from employment site to women's homes.* Long distance to work sites has a strong and negative effect on women's participation rates relative to men's. This was found in Ethiopia.

Locating work sites close to women's neighborhoods/villages can increase women's participation in the program.

2. *Provision of crèches or links to crèches.* The availability of day care centers or crèches substantially increases women's participation in employment. On-site child-care provision combined with early childhood development programs can improve child nutrition and relieve constraints on women's participation in public works as well as lay the foundation for entry into primary school.

3. *Mode of payment.* The mode of payment, whether in cash in the form of a wage or a piece rate or in-kind in the form of food, can increase women's participation by giving them greater flexibility. The timing of payment also matters; delayed payments, for instance, discourage female participation. It has also been found in some programs (primarily in sub-Saharan Africa), women's participation increased when payment was in the form of food, because they could control the use of food more easily whereas men were more easily able to appropriate money.

4. *Existence of government directives for equal pay.* The existence of government directives for equal pay increases the participation of women in public employment programs; this was the case, for instance in South Africa and in India.

5. *Employment in enterprises providing services or products is as important as construction of infrastructure.* In the Jefes program in Argentina, a large number of projects are designed specifically to cater to community needs by providing a wide range of goods and services. For instance, the program enables participants to work in community centers and food kitchens, family attention centers which address domestic violence issues or provide temporary shelter and other services to abused women or children, and health promotion programs, which offer basic education on sanitary issues. Women by and large are the primary labor force in these activities.



6. *Community/women's participation in design and execution.* Community participation has been found to increase the percentage of employment going to women. In South Africa, community participation led to project outcomes that were more cost-efficient, generated increased benefits to the community, and with greater gender impact, measured by an increased number of women's working days. Programs are more successful when they increase women's involvement in decision-making regarding the creation and management of community assets.

### **Other Recommendations**

This section has not gone into detail on the design features of particular interventions – there are multiple intervention designs within and across countries of the various programs described above, and few have been rigorously evaluated singly or in combination. But a few issues emerge from the discussion that need to be highlighted and deserve attention in project planning.

First, all interventions must consider women's responsibilities for care and unpaid work, and the implications of that for how/where they spend their time. If care responsibilities are not recognized and supported – either through the provision of services or other means – very poor women may not be able to participate.

Second, group approaches that use participatory methods are often more effective than approaches that target only individuals, especially in the context of restrictive gender norms. Baden (2012) conducted in-depth qualitative and quantitative research on women's collective action in agricultural markets in Mali, Tanzania and Ethiopia and found that women belonging to farmer groups earned 68 percent more from total sales than non-members in Tanzania, and 81 percent more than non-members in Mali and Ethiopia. Moreover, in Tanzania, the monetary value of vegetables produced per acre by women group members was 95 percent higher than that produced by non-members. Smallholder women's experience in informal groups had spillover effects, allowing them to develop the leadership skills necessary for effective leadership in formal (or formalized) groups.

Finally, there are no silver bullets to reduce extreme poverty. However, if measurement, antipoverty policy, and programming remain gender blind, the mission will be defeated, and the hope and promise of USAID's – indeed the world's commitment – will be dashed once again.

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<sup>1</sup> This would still leave 690 million people living on \$1.25/day other things equal.

<sup>2</sup> There is by now a very large literature on the “feminization” of poverty; see in particular Chant (2010) and Medeiros and Costa (2008), among others. “Feminization” conflates several concepts: Women experience a higher incidence of poverty than men; women experience greater depth/severity of poverty than men (that is, more women 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 than men; women-headed households are the ‘poorest of the poor; female household headship transmits poverty to children (‘inter-generational transmission of disadvantage’) (Chant 2008). <sup>3</sup> This implies either that within households more women and girls are poor than men and boys or that women-headed households are particularly poor. On the first point, official income poverty figures don’t drill down into the household to say ‘in this family, this child/adult is poor, and this child/adult isn’t’ – that would be harder to do for income (which is what the 70% statistic refers to) than for consumption. And, the second point, that families headed by women explain the difference, is also nonsense. To make the 70% figure stand up, there would need to

be 560 million women-headed households (the difference between 980 million poor women and 420 million poor men), all of them below the poverty line. With an average of 2-3 kids per household, that is more than the total number of poor households.

<sup>4</sup> Because the male partner is absent, female-headed households tend to have higher dependency ratios, defined as the number of persons less than 15 and over 65 years of age, as a proportion of persons 15–65. Hence, per capita measures, which are based on household size, tend to overstate poverty for large households and female-headed households.

<sup>5</sup> The use of the same adult-equivalent scales for all countries also neglects the cross-country variation in the costs of raising children (for instance, in some countries, parents may need to pay more for their children's education, while in some cultures, parents may have to spend for dowries or bride wealth. And because of inequitable gender norms, the costs of raising children may fall disproportionately on women.

<sup>6</sup> For many women, the capacity to command and allocate resources may be considerably more important than the actual resource base in their households (Chant, 2008).

<sup>7</sup> Given the time period, the measure of extreme poverty they used was \$1.08/day.

<sup>8</sup> Quisumbing (2001) further notes that “while female-headed households might be slightly overrepresented among the poor, there are many more women living in poverty in male-headed households and fewer men living in poverty in female-headed households. Female-headed households with high dependency ratios and without a steady source of income or transfers are more likely to be poor. However, it is doubtful whether female-headed households that are connected to a strong network of income earners (including her absent husband and sons) are equally vulnerable. The usefulness of headship as a universally acceptable targeting criterion is thus questionable.”

<sup>9</sup> See Medeiros and Costa (2008).

<sup>10</sup> Other research confirms that analysis sex of the household head presents an inaccurate picture of poverty. Deere, Alvarado, and Twyman (2012), using data from Latin America and Caribbean, show that for certain categories of assets, gender inequality is overestimated, as headship-based analysis ignores women in male-headed households. Further, the use of headship analysis serves to homogenize all women within these two categories. There is little or no unpacking of women by other parameters that are also gendered in nature such as age, marital status, caste, and religion. <sup>11</sup> Chant (2010) observes that “income is probably a less ‘robust’ indicator of women’s privation than factors such as access to land, agency in decision-making, legal rights within the family, vulnerability to violence, and self-respect and dignity. The primacy routinely accorded to income in poverty assessments may also minimise other practical and potentially measurable, as well as subjectively interpreted and experienced, dimensions of poverty such as ‘overwork’, ‘time deficiency’, ‘dependency’ and ‘powerlessness’. As a growing body of research in different geographical contexts has revealed, the latter may be as, if not more, relevant to women’s perceptions of disadvantage, and to the ‘trade-off’s’ they are able to make between different aspects of poverty” <sup>12</sup> For instance, many social protection schemes and subsidies target households based on household-level aggregates which would exclude many poor individuals who are present in non-poor households. In fact, Vijaya et al (2014)’s results suggest that poor men and women are more likely to be found in non-poor male headed households.

<sup>13</sup> There are only a few attempts to develop “engendered” multi-dimensional poverty indices. In addition to Vijaya et al (2013), Batana (2013) has developed a multi-dimensional index based on deprivations in four dimensions: assets, health, schooling and empowerment. (This measure uses household level data.) There has not yet been sufficient research to assess whether these are the right domains of an engendered multi-dimensional poverty indicator.

<sup>14</sup> See also World Bank (2011) and Chant (2010).

<sup>15</sup> In rural areas, women constitute a large share of own account agricultural workers and a majority of unpaid workers on family farms, which tends to be characterized by very low earnings, uncertain incomes and high risks of poverty.

<sup>16</sup> This technique connects the type of employment, measured at the *individual* level, to the risk of poverty, measured at the *household* level. As such, it is only feasible in those countries where national data on employment and household income are linked.

<sup>17</sup> The review is selective in that it features only programs that reach hundreds of thousands or more within a country.

<sup>18</sup> They have also been implemented to counter financial risk-induced unemployment (e.g., in Korea and Argentina).

<sup>19</sup> Baden (1995) notes that some public works schemes have a varied record on females. Phase one of the Rural Employment Sector Program in Bangladesh achieved more than 40 percent participation of women. Women

attended meetings and saved more regularly than men, but they were allocated fewer days of work at lower daily rates. Few women's groups participated in project planning, compared with men's groups. In Chile's Minimum Employment Program (PEM), set up in 1975, 73 percent of the participants were women by 1987 (Buvinic 1993). To counter the "feminization" of PEM, the government set up the Employment Program for Household Heads (POJH), paying the minimum wage to heads of household, twice the rate under PEM. POJH attracted mainly men and discouraged the wives of poor men from working outside the home.