

## Preface

The purpose of this report is to expose and examine the global issue of the feminization of poverty. The term “feminization of poverty” is a fairly new term that began in 1978, when a sociologist Diane Pearce in the United States published a paper that referred to an increasing percentage of women in the US who were living in poverty, compared to the percentage of men. It has since been “coined” by several experts, theorists, politicians, journalists and interested persons around the world as they analyze the overwhelming statistics of world poverty. Today there are an estimated one billion people living in poverty, and 70% of the world’s poor are women (Mason 18). It is a staggering statistic and has become the focus for many global, humanitarian, and political forums. The “United Nations Fourth World Conference on Women” held in Beijing in 1995 attempted to understand, project, and suggest actions that needed to be taken in order to stem the tide of the feminization of poverty. The conference established the contributing factors and made recommendations to governments, economic institutions, non-governmental institutions, and women’s groups for some necessary policy changes, organizations, and strategies to be put into place. The economic factors were taken into account such as the lack of income and productive resources sufficient to sustain women and their families. These factors ultimately lead to hunger, malnutrition, illness, and lack of education or access to public services. The economic gender disparities and socially accepted gender roles that limited women’s access to power, education, training and most importantly resources, and/or the ownership of resources were also recognized (“United Nations”).

Similar to North American culture, the conference also drew attention to the changes that have occurred in the family structure all over the world. Developing countries, similar to the Western world, are also experiencing the changing make-up of the family unit. Consequently, the face of poverty has changed greatly with the increase in divorce rates, unwed mothers, and women living in female-headed households, or looking after the elderly. In North America, the percentage of couples to stay married was 90% in the 1980's. This has decreased to 50% today. In India, the rate of divorce has doubled in 10 years and women head the majority of single parent families ("Survey"). More so in Asian and African countries, the feminization of poverty is also a direct result of the disparity of a women's right to own, access, and control land and property compared to that of men (Thukral 233). Research has also shown that in developing countries only 2% of landowners are women, yet women who own land are more able to supply adequate food and nutrition, domestic violence is decreased, children have improved access to education, less contraction of HIV/Aids, and women have better access to micro-credit ("A Better"). In essence, women owning land directly improves the feminization of poverty.

How does the "global" world come together to effectively decrease the number of women today living in poverty, and subsequently the high number of children living in poverty? First, the world has to come to a consensus of the root causes, and then figure out a way to not only eradicate poverty in general, but make sure the strategies, policies, and organizations are directly related to the plight of female poverty.

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## Summary

This report contains an examination of the global issue of the feminization of poverty. After outlining and defining this global concern and its significance, this report goes on to analyze the causes of feminization of poverty and its progression through the last few decades. As well it will identify experts and international organizations dealing with the issue and how they are contributing to solutions. This report will also include who is in control and why, as well as the influence of religious and spiritual values on the feminization of poverty. The countries of Uganda, the Philippines, and India will be analyzed as case studies, and the relation of Canada and the feminization of poverty will also be reviewed. Finally, possible solutions to help the growing global concern of the feminization of poverty will be explored, and the issues that may result.

The sources used for this report are published books, as well as reliable web sources. There are also occasional uses of newspaper articles, encyclopedias and published reports and an interview on the topic of this paper.

## Background

In order to understand the feminization of poverty, it is necessary first to understand what is meant by the term “poverty” in a global sense. Obviously, poverty can be viewed differently from developing to developed countries. The poverty line in Canada is very different from what would be considered living in poverty in India or an African country for example. The concept, however, is the same. It is a lack of the essentials in life. The International definition specifically

defines extreme poverty as living on less than a \$1 a day (Mason 6). Given this situation, it is unlikely that people would have adequate shelter, food, clothing, let alone an education or opportunity to advance beyond their poverty. Before the 20<sup>th</sup> century, lacking the essentials in life was more acceptable. The disparity between the rich and the poor was less and the answer to poverty was seen as a “local” responsibility. The widening gap between the rich and the poor is at its highest today (DeLong). The rich have gotten much richer, and the poor are left to fend for themselves. Industrialization, world wars, the trend toward capitalism and globalization and the continuation of the natural disasters that have always created poorer regions have also created a world of poverty that needs answers far beyond the “local” capabilities. Poverty is now a major global issue that can define itself as a “denial of choices and opportunities for a better life” (Thukral 234). It is in this definition that gender gaps become apparent and point toward the idea of the feminization of poverty. The question for sociologists has become less about whether more women than men are poor and more about the “severity of poverty and the greater hardship women face in lifting themselves and their children out of poverty” (Thukral 234). It has been established that the majority of people living on less than a \$1 a day are women and this gender gap has continued to grow in the past decade. Sociologist Diana Pearce found that even though there were more American women entering the labour force between the 1950’s and 1970’s, there was a steady decrease in their economic status (Lavin-Loucks). Poverty has definitely become feminized and worthy of a global concern.

## Expert

Renowned expert on poverty Muhammed Yunus, is a Nobel Peace Prize winner as of 2006, but has been a hero to many people much longer. As a professor of economics in 1974, he became aware of local women making bamboo stools and selling them in a village in India. However, they were unable to turn a profit because of the high interest they were being charged for the materials and lending of money. Their outstanding loan turned out to be only 27 dollars. Mr. Yunus's decision to lend these women the money was his motivation to found the Grameen Bank, and start a global trend of micro-credit loaning in 1983 (Ramesh). He believed that the answer to poverty was not strictly in charity, but in providing people with the means to rise above their poverty and manage on their own. Many people view Yunus' Grameen Bank as a tool for female empowerment. As Yunus was addressing the problems of poverty in Bangladesh in the 1970's, a similar organization in Latin America was also embarking on microcredit through ACCION an International organization. The Grameen Bank "lends 800 million dollars per year, in loans averaging just over one hundred dollars ...and over 95 percent of the borrowers are women" ("Presentation"). Since Yunus first organized and implemented the idea of micro-credit, similar programs now exist in nearly 100 countries all over the world. For many women in impoverished countries, these micro-credit loans are giving them not only financial gains, but for the first time they are in control over their own lives and the lives of their families. Often small groups of women will join together in an entrepreneurial business and this gives them even more ability to repay the loan and ensure the success of their businesses. Other offshoots of the microcredit

initiative include the loaning of livestock to impoverished women. This helps to produce food, provide transportation for food and water, and lead to labour profits (“Presentation”). It has also been observed that “men often spend the money on themselves; [while] women spend it on the family” (“Presentation”) and for this reason lending women the micro-credit loans is a surer way to help eradicate poverty. Considering the global issue of the feminization of poverty, Muhammad Yunus and his Grameen Bank have offered the world a step in the right direction. Although he was not the first person with this idea, he has become known as the founder of the modern day micro-finance programs around the world (Ramesh). It has had such global success that the United Nations declared 2005 the International Year of Microcredit.

### Control

“Women perform 66% of the world’s work, produce 50% of the food, but earn 10% of the income and own 1% of the property” (“Facts”). In order for the world to begin to change the feminization of poverty, it is necessary to establish who is in control of this situation, and then work toward changing this control. For poor women across the world, it stands to reason that men are primarily in control whether it is their fathers, husbands, governments or even religious leaders.

Women in third world countries are more likely than men to live in extreme poverty because of the economic and social gender disparities that exist for them. Women face a “systemic discrimination... in education, health care, employment, and control of assets” (“Women”). Even in rural areas, where women are the majority of the farm workers, they are unable to own the land that they work. The ownership of

land and resources is vital to women's rights when it comes to poverty. Without ownership women have no power in making decisions concerning themselves, their households, or their families. In many cases, war or other circumstances create female-headed households. They are often faced with a situation where they are denied their own land by other male family members and often find themselves homeless. They find themselves once again struggling to meet the basic needs for survival ("Women's Land"). In so many countries, including North America, women hold few positions in the decision-making levels of government. Until economic and legal policies can be developed to recognize these gender disparities, women will continue to struggle more than men to rise above their poverty ("Women"). It is often the case that "women face persistent discrimination when they apply for credit for business or self-employment and are often concentrated in insecure, unsafe and low-wage work" ("Women"). Coupled with all of these problems, it is generally the woman who is faced with providing for children and the family. Women living in poverty in Canada still struggle to move beyond welfare because they simply can't afford to support their children, provide daycare, and find a job that would meet their basic needs (Kim). Government policies, legislative laws, and organizations need to recognize the growing disparity between the rights of women living in poverty compared to that of men and do something about it.

### Religion

In many religions there is a moral commitment to help the poor and less fortunate. Historically, the Church or religious organizations have organized and provided for people living in poverty. Christianity emphasizes that giving to the

poor (alms for the poor) is essential to being considered a good Christian. Islam believes that “human beings should only use property and wealth to glorify God” (Chau), while Hindu “dharma” believes that everyone should enjoy prosperity, stability, and happiness equally. All 3 religions, as well as many others, promise reward for the giver. This concept is often used to recruit followers (Chau). As a result of these promises, the poorest countries have the largest number of religious followers. They are looking for a way to understand their own life and find solace in religion. If a country has more than two or more varying religions, a civil war can result, leading to even more poverty. On the other hand, a country with a majority religion may benefit from humanitarian relief programs set up through religious factions. The Catholic Relief Services, for example, supplies a large level of service and relief all around the world. Latin America is still largely dominated by the Catholic religion, and receives quite a bit of help from this organization (“The Mission”). Consequently, the religion may also have a great deal of influence over the government or the government may use the religion in a “majority-poverty society” (“Religion”). It is this influential relationship that can help or hinder poverty, and even more the female population that is in desperate need of more progressive policies. Unfortunately for women, many religious laws restrict women’s rights such as birth control, marital rights, or abortion. In India, many “religious” laws are still abided such as the father’s right to custody under all circumstances. For example, under Hindu law, a women’s family must provide an agreed upon “dowry”. In many instances, the failure to provide the dowry has resulted in murder of the woman or her family (Peters). All of these restrictions

can hinder a woman's ability to move beyond her state of poverty. Women have the right to religion, but that same religion should not have legal implications for a women's well being. In many countries, women are still "harmed" for not abiding by the religious "laws" upheld by the men in control. In February of 2010, 3 Malaysian women were caned for having sex outside of marriage. They were found guilty in an Islamic religious court (Koswanage). A women's religious salvation can become their biggest obstacle.

### Case Studies

Human rights organizations such as Amnesty International are often asked their opinion about the causes of poverty. They always suggest to look at the ethnic, religious, mental or physical situation but most importantly they believe that the situation with "women and girls is relevant" every time. They want to know how women and girls perform according to indicators of "literacy, life expectancy, maternal mortality, and access to education, employment and justice (Khan 48). A look at the situation of poverty in Uganda, the Philippines, and India clearly shows the relevance of women and girls living in poverty, and reveals the gender disparities that exist with all of the above indicators as suggested by Human Rights Advocates.

### Uganda

Uganda is a small landlocked country in Eastern Africa that is in the top fifty poorest countries in the world. Most of the people living in Uganda, approximately

85%, live in rural areas. Of these people, 40% are living in poverty, and all of them are subsistence farmers who live in the remote areas of the country (“Rural”).

Agriculture is the main part of the economy, as well as the main source of income for most Ugandan families “employing over 80% of the workforce” (“Uganda”). In traditional Ugandan society, women are subservient to men and even though they are a major producer in the economics of the family and social responsibilities, women must adhere to the wishes of their husbands, fathers, brothers, and any other men. As recent as the 1990’s, women in certain areas were expected to kneel in front of a man when speaking to him in public (“Rural”). Political violence, civil unrest, and economic hardships in the 1970’s and 1980’s, coupled with traditional cultural values, created a very difficult environment for women and girls in Uganda. The economic crisis of the 1980s has increased the difficulties even more. One research study found that 41% of Ugandan men admitted to “beating their woman”(Guest 100). Polygamy and adultery are also very common and often a “married” woman finds herself without an inheritance that was provided to the “primary” wife or other male family members (Guest 100). Forced marriages, multiple sex partners, compounded by women’s subservient role in Uganda also led to it having the highest rate of HIV/AIDS in Africa (Schwab 10). Ironically, in 2009, a Ugandan bill was proposed in the government to make transmitting HIV/AIDS a criminal offence. This followed the fact that in the past year there were 5 known cases of women being murdered by their spouses because they had transmitted HIV/AIDS to their husbands (Rowley). Women in Uganda today also fear for their children and each other as the practice of “human sacrifice” still occurs. As recently

as April 5, 2010, 15 children were offered up to ritual murders for their body parts, a belief that it would bring wealth or good health (Straziuso). Living in poverty with few rights or access to support, Ugandan women are unable to help themselves or their children escape their situation.

Women in Uganda face extreme poverty while still maintaining the role of primary provider yet are still “economically dependent on the male next of kin” (“Uganda”). Rural women living on farms have the toughest jobs including raising a family and other relatives, providing the family with meals and running the household. On top of all this, they spend most of their time working on the farms and “are responsible for producing 80% of the food and provide 70% of the total agricultural labour” in Uganda (Ahikire). These women spend 14% of their time working on the farm while the men spend 7.7% of their time. They are also three times more responsible for retrieving water and finding firewood than men (Schwab 102). They lack proper healthcare, have less access to resources, no control over what they produce, and live virtually in isolation (“Rural”). They have little say in any decision that matters to the family and their lesser role puts them at the mercy of their husbands and extended family members. It is interesting to note that research has shown the polygamist family situation has actually provided these women the opportunity to bond to try and find ways out of their life of poverty. These women must battle together to overcome their predicament. According to Ugandan modern law, a woman is entitled to 15% of her husband’s estate after death. Unfortunately under their “cultural” law, women do not have the right to inherit anything at all (“Uganda”). All of these conflicts and cultural realities point to

the feminization of poverty in Uganda. Men control the laws, the social programs, their wives, and ultimately their children. Without international intervention, women will have little chance to see a change.

Since the 1980s there has been a great deal of time and attention on how to eradicate poverty in Africa and, in particular, Uganda. Research now clearly shows some mistakes or misguided solutions. Many politicians agreed that women needed to be involved to improve “development”. The involvement also included “family planning “ ideas like population control, instead of improved maternal healthcare that is desperately needed. In Uganda the maternal mortality rate is 500-2000 per 100,000 live births and the infant mortality is 97 per 1000 live births (Schwab 102). Ugandan women have little knowledge of correct nutritional requirements or any pre-natal care. Rural women, in particular, have too far to go to even access minimal healthcare supports.

Many politicians agree that the division of labour in Uganda needs to be addressed. Again, though, it is the existing gender biases that make new policies or solutions difficult. Women in Uganda are being asked to “contribute” to development. At the same time Vice-President Dr. Wandira Kazibwe suggests that government should “tax idle housewives”. This is clearly taking a stance that will only contribute to the gender biases. The fact that women and girls perform the majority of household tasks as well as work the farm, and take care of the children, is completely undervalued. The Vice-President has failed to acknowledge the fact that women are the main agricultural labour force and actually contribute 60% of the cash crops in coffee, cotton and sesame, 3 major exports for the Ugandan

economy (Ahikire). Men contribute more to managerial roles in the family income, have more access to move away from agriculture and into “other sectors such as trade” but also have become more “idle” within the framework of this society. A study on alcoholism in a small area of Uganda revealed a large percentage of boys and men spending time at the “roadside or in beer halls” (Ahikire). This, in turn, will lead to more strife in the family, often leaving women fending completely for themselves, with little family or societal support.

More and more research is being done on the “empowerment” of women living in poverty, not in terms of “power” but in their own ability to become self-sufficient, not having to rely on husbands or any male family member. Women’s right to own land is an obvious goal, but not a solution without debate. Many believe that within the Ugandan culture, a woman owning land could just increase her burden unless the other “cultural” biases are addressed first (Ahikire).

The educational “indicator” for poverty in Uganda then becomes an important goal in terms of women’s empowerment. Historically and culturally, Uganda places very little value on education of girls. Many girls become sexually active early, marry young, and must proceed with the labours of the household, with little opportunity to attend school: “average schooling for African women increased by only 1.2 years between 1960 and 1990, the lowest gain for any region” (Schwab 107). Recognizing the importance of education in the eradication of women’s poverty, the UNDP (United Nations Department of Public Information) awarded a Ugandan woman, Ms. Edith Wakumire, with a special award in 1998. Ms. Wakumire was being recognized for her fight against poverty at the local level. She founded the

Uganda Women Concern Ministry in Mbale in 1992 and is responsible for educating 400 orphan girls, providing counseling, and facilitating income-generating services to 500 families affected by HIV/AIDS. The organization also began a program of foster care and helped foster families to begin small entrepreneurial businesses that would help pay for the tuition fees of these orphaned and fostered children (Irving). Ms. Wakumire's philosophy is to differentiate her assistance according to a woman's level of poverty. If the woman has absolutely no money, then a "grant" is provided. If the small business is having some success, then a no-interest loan is offered, and if the success increases, a low-interest loan may be provided. It is encouraging to know that one individual woman in Uganda could take it upon herself and make such a difference in the lives of so many young girls and women living in poverty.

Similarly, The Uganda Rural Development Training Programme Girls School in Kagadi focuses on the girl's education as well as the parents. Once a semester the girls lead a parent workshop that promotes a "home" project such as expanding a garden, building a latrine, and/or beginning a small income-generating venture. All the projects are focused on improving the standard of living for each family (Daley-Harris 28). Once again girls and women are given the tools to feel empowered and in control of their own future. On the other hand, it is also promoting the girls to not only receive an education, but also to look after the home, a job they were always expected to do.

A brief look at the history of Uganda includes so much upheaval, government dictatorships, war, poverty, and instability that it is not difficult to understand the level of poverty that exists in this African country. The social and cultural influences

also contribute to the poverty among girls and women, and the continuation of poverty becomes a vicious circle. Women are really at the core of this economy and until solutions are effectively put in place that empower women and place them on an equal footing with men, poverty will not be eradicated. Solutions such as micro-credit are needed but even these solutions are not without problems. In a male dominated society, with men in the majority of leadership roles, it is easy to see how micro-financial organizations may not always have the best interests of their clients (women) in mind.

### The Philippines

The Philippines is a country made up of about 7000 islands with cultural influences of the indigenous people, the Spanish, and of the United States and many of its social and cultural values are mixtures of all three. Unlike many other poverty stricken countries, the Philippines are a conservative, capitalist society that puts a great deal of social value on the accumulation of wealth. Its gender disparities for women are not culturally based as in Uganda, but more societal and economically based, “after centuries of colonial rule, in which social status was determined by country of origin, wealth became a way to identify where an individual fit” (Bresnan 34). The desire to acquire wealth is strong and, as in the majority of the world, men control the majority of this wealth. The Philippines “has one of the highest levels of income inequality in Asia, with the poorest 20% of the population accounting for 5 percent of total income or consumption” (“Philippines”). In order to gain status through the accumulation of wealth, men control the resources and productivity of

the country at the expense of women's equality. As in most cases of poverty, the people living in rural areas are at greater risk and the Philippines is no exception, "the poorest of the poor are indigenous peoples, small-scale farmers who cultivate land received through agrarian reform, landless workers, fishers, people in upland areas, and women in all categories" (Tragas). It is interesting to note that girls in the Philippines rate statistically higher than boys in terms of education or higher education, but the high incidence of violence against women lessens the impact this may have had on the status of women living in the Philippines ("World Health"). In rural areas, although it is the women who manage the farm and the family, they cannot express themselves openly to their men regarding sex, love, or any decision of importance, including the number of children they will have. The fear of overpopulation in limited land space is a very big concern. The family unit is most important, ruled by the father, cared for by the mother, with divorce seldom being an option. The Roman Catholic faith is the main religion followed and many of its beliefs justify the husband's values, leaving women once again trapped in their poverty, with little outside support to make a change.

The population growth in the Philippines is always a concern because there might not be enough room and resources to support a larger population. Unfortunately it is hard to stop this growth because women have little, if any, access to birth control methods, and they have no say in how many children they are to have. Women living in poverty, already with multiple children, cannot afford to have any more. Therefore they resort to induced abortion because there is little healthcare around, and when there is, it is too expensive ("The Missing"). Often

there are complications with the induced abortion, which is performed illegally by unqualified persons, and the women end up with infections, life long health problems, or even death; “hospitals revealed that 105, 000 women wound up in hospital beds from complications, mainly hemorrhaging and infections... an estimated 12 percent, or 12, 600, died” (“The Missing”). In 1521, when the Spanish arrived in the Philippines, they brought along Roman Catholicism. This religion is openly opposed to artificial birth control, which makes it hard for these women to access it, and at the same time strongly opposes abortion for any reason. The government in the Philippines was trying to pass a bill in 2009 that “would promote school-based sex education, contraceptives, and free birth control medical services at the national level” but they were being strongly opposed by the Roman Catholic Church, which composes about 80% of the adherents (Santos). More children for these women means they go deeper into poverty, having to take on more work, and find new ways of earning money.

Many are forced to take on multiple, difficult jobs in agricultural labour or, in desperation, many women earn money by selling their bodies. Prostitution is very common in the Philippines, with 400, 000 to 500, 000 women involved (“The Philippines”). Most of these women experience violence from their customers as well as the men they work for. In Angeles, a city in the Philippines, there are brothels that hold kidnapped women and young girls chained to beds, ready to service tourists, and businessmen from around the world. These brothels are run by the gangs, and they torture the women they keep as captives (“Petition”). Not only are women involved but children as well, the youngest being 6 years old (“Petition”).

Child prostitutes in the Philippines usually come from poor rural families, and their parents send them to the city to make extra money: “in the Philippines... 75, 000 children, were forced into prostitution due to poverty” (“The Philippines”). There, they are recruited by pimps and are paid as little as twenty-five dollars a day, seeing on average ten customers a day (“Child Prostitution”). These young girls and women are traumatized for life, often ending up with sexually transmitted infections and diseases, as well as permanent damage to their bodies and their minds.

As well, many poor Filipino women are trafficked to other parts of Asia, especially Japan, to become prostitutes there. Many women are often bought as mail-order brides and are sent to the United States and Asia (“The Philippines”). Women living in poverty in the Philippines have very few options open to them. Add to their situation the very real fear of natural disasters such as earthquakes, typhoons, and volcanic eruptions, and their future seems bleak. Tourists visiting the Philippines will marvel at the beauty and the wealth, but unless they travel to the rural areas and enter the urban slums, the women’s plight may go unnoticed. The statistical facts reveal it all. The Philippines has the second highest rate of total births per year, yet has one of the highest rates of maternal mortality. It has a very high rate of literacy in much of the country, yet has one of the highest rates of violence against women (8000 cases reported in 2003). An increasing percentage of Filipino woman are involved in human trafficking, “gender disparities slow down economic development and deepen poverty,” says Peter Fedon, Director of ADB’s Southeast Asia Social Sectors Division” (“Gender”). Until solutions are put into place to lesson this disparity, many Filipino woman will continue to live below the poverty

line in a country where the affluent live right next door.

## India

India is a small country in Southern Asia with the second largest population in the world, at 1 139 964 932. Of these people 120 million of them are women living in poverty (Coonrod). In India, women, under the constitution have equal rights, but because of the deep roots of cultural traditions they are not treated equally to men and are seen as a liability. Some theorists blame the plight of women in India on the ancient times when women were more “revered” as the Queen of the household, and the violent invaders of India forced men into a protective role over their women (Chandar). Unfortunately it has also been argued that the majority of women in the world have been consistently “denigrated” and India is no exception.

The practice of arranged marriages, and often child marriages, certainly keeps women in an inferior role to men. Although it is illegal, fathers find loopholes and allow their under-aged daughters to be married, completely denying these young girls their rights (Coonrod). When these adolescent girls, ages of 10-14, are forced to get married, they are giving up their childhood and a chance to be educated. As well, they are forced into becoming sexually active at an early age, while receiving no health care or education about becoming a mother. As wives, these young women are taught to be subordinate to men, and that their only value is to bear sons (Coonrod).

In India, males are thought to be more valuable than females, especially by the parents. The rates of female infanticide or sex-selective abortion are remarkably high in India, particularly the South. Now that it is relatively easy and cheap to have

an ultrasound to check the gender of a fetus, it is becoming common that the baby will be aborted if it is female. The parents of a girl think it is a burden to have a daughter because of the cost of dowries, although illegal, which may be enough to put them in debt, or even greater debt depending on the number of daughters they have. This issue is so prevalent that the number of baby girls born to baby boys born is 880 to 1000 ("Grim"). There have been laws created that try to stop and reduce female infanticide, but it doesn't stop the parents from killing the baby after she's born. In 2003 the police in India managed to find a baby girl buried in the ground, after she had been there for fifteen hours, buried by her own father. The baby girls that are kept, and are not killed or given up to the government, are weaned early, receive little health-care or education, and are extremely malnourished (Thukral 239). How are women supposed to escape from the poverty cycle if they are believed to be nothing and of no value?

In India, only about one third of all girls attend school. The literacy rate of females to males is 39% to 64%. This is for a few reasons. First, parents, especially the father, see a daughter as not needing an education because she will not need it later in life. The role of a daughter is to be married and have children, and maybe do some agricultural labour. As well, daughters are needed at home to either help around the house or work on the farm because more and more males are getting an education, leaving these jobs up to the girls. Fathers also fear that there will be violence against the girls if they attend school. Parents believe that because they are at a far away school with male teachers and male classmates, it is very possible for the daughter to lose her virginity (Khan 95). This is a problem because when the

daughter is to be married, she is supposed to be “chaste” (Coonrod). The lack of education for Indian women hampers their chances of becoming independent enough to rise above their poverty, and the cycle continues. These uneducated women are pushed further into the “unorganized and informal sectors of work”, which have lower wages and less secure working conditions (Thukral 296).

This lack of education for women in India leads them to a life of housework, family care, and agricultural labour. Although women in India do work, it often goes unrecognized as “96% of women work in the informal and unorganized sector” (Thukral 236). As well, because women are supposed to act “chaste and modest” it is difficult to work at the same level as men. Because of this, when women do work, it is seen as inappropriate and wrong (Dunlop). Discrimination in the workforce is very apparent, and most women hold lower-level jobs than men, even if they are more qualified. Also, women earn approximately 80% of what men make (Dunlop). The influence of technology is also hampering the status of women in the workplace. Many new forms of technology are replacing women because they are mostly responsible for manual labour (Dunlop). This leaves them once again unemployed, vulnerable, and living in poverty.

Violence against women in India is a very prominent problem; “poverty for women, is both a cause and a consequence of violence” (Khan 94). In India, according to police records, women are treated horribly: “ a woman is molested every 26 minutes somewhere in the country, a rape occurs every 34 minutes, an incident of sexual harassment takes place every 43 minutes ... every 43 minutes a woman is kidnapped and every 93 minutes one is killed” (Thukral 236). As well

6000 dowry murders are committed every year. When the husband wants more in a dowry, he abuses his wife until he gets what he wants. This often happens in rural areas where poverty is more common, and “poverty traps women into dangerous and violent domestic situations” (Khan 95). Dowries are illegal in India, and have been for 33 years, yet this tradition is still seen today, and often ends up with the bride being killed because of her husband’s greed (Coonrod).

The arrangement of bonded labour still exists in India today and although it includes both men and women, it is women and their children who become more significantly entrenched in this practice. A bonded labour arrangement forces a person to pay off a debt through various types of work over a period of time, but more often at a very low wage or just strictly through hours and hours of work. Women, however, are usually paid about 70% less, so it is more difficult for them to pay off their debt (Rao). As well, many of the women are taken advantage of, and they are made to work far longer than necessary, and debt bondage becomes a form of slavery. These same women are often desperate and must turn to their daughters for help. The daughters are then forced to take over the majority of the housework, and other family responsibilities and miss out on their education (Rao). They too may become part of the bonded arrangement and now both mother and daughter are trapped and have little means to rise above their state of poverty.

Among the 96% of women involved in unorganized or informal sector of work, many have begun to see the value of entrepreneurial endeavours to try and find a way out of their poverty. This is a truly difficult challenge for Indian women who have little access to resources and absolutely no collateral such as the “owning

of land". These women "lack capital, access to institutional credit on easy terms, skills, and outlets for technology and marketing" (Thukral 285).

Motivated by the work of the Grameen Bank founded by Nobel Peace recipient Muhammed Yunus of Bangladesh, India embraced the concept of micro-finance or micro-credit:

Micro-finance is provision of thrift, credit, and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas, for enabling them to raise their income levels and improve living standards. (Murthy)

Micro-credit/finance was a natural fit in India, as it seemed to work best with very poor women who were engaged in small businesses such as handicrafts, cash crops, or other informal sectors of the market. Yunus, who originated the famous Grameen Bank, saw the challenges of poor women who were trying desperately to succeed but whom traditional banking institutions were exploiting. Many in India understood this dilemma and two institutions were created. "The Small Industries Development Bank of India (SIDBI), and the National Bank for Agriculture and Rural Development (NABARD)" (Murthy). Many women in India have utilized NABARD or SIDBI and have been able to enter into mainstream activity, mobilize capital, and finally feel empowered. Even with a great deal of success, micro-credit still faces negative criticism in India. Most of the small businesses are involved in work that is considered "unmanly" so these women must turn to their children for extra employees, once again denying children their right to education. If the woman is having difficulty turning a profit, she will turn to other means of "borrowing" and

once again be vulnerable to corruption and exploitation in order to maintain her “legal loan”. Men have also used these entrepreneurial women as “fronts” for their own small interest loan, further exploiting the system set up to benefit woman living in extreme poverty. In a recent United Nations report, it concluded “that lending to the poor had to be accompanied by training, information and access to land, among other things” (Murthy). As with most things in life, there is no easy solution, but Yunus’s philosophy to empower poor women through “micro-credit” is definitely a positive beginning.

### International Organizations

The feminization of poverty is a familiar concern to many international organizations that are now focusing their attention on women and the gender issues that contribute to the high percentage of female poverty. The World Bank is a definite spearhead of research and development in the area of women’s poverty. They are comprised of 186 countries that make up two connected International Development Institutions whose mandate is to “fight poverty with passion, and professionalism for lasting results and to help people help themselves” (“World Bank”). Since the 1995 Beijing World Conference, the World Bank has deemed gender equality an important part of their strategy to reduce poverty. In 2007, they launched a 4 year action plan (Gender Equality as Smart Economics) to improve women’s economic opportunity through increased access to land, labour, agriculture, and financial services and by ensuring that women’s need for infrastructure are better served (“World Bank”). There are currently hundreds of GAP (Gender Action Plans) programs in place all over the world trying to promote

gender equality and empower women living in poverty.

The FINCA (Foundation for International Community Assistance) organization is a non-profit micro-finance organization founded in 1984. It has often been referred to as the World Bank for the poor. Its mandate is to provide financial services to the world's lowest income entrepreneurs so they can create jobs, build assets, and improve their standard of living ("FINCA"). FINCA's thirty years of experience and thousands of clients have proven that micro-finance is a worthwhile strategy to decrease the feminization of poverty and increase the empowerment of women on a global scale.

The fight against the feminization of poverty is also being taken on by an organization called CARE. Their mission is to work alongside women and give them all the resources they will need to get themselves, their children, and their communities out of poverty. Their goals are to help rebuild these women's lives by improving and providing access to education, clean water and sanitation, protection against HIV/AIDS, and the protection of natural resources ("CARE"). CARE seeks to help the poorest communities around the world, as well as places that were demolished by war and natural disasters. They reach approximately 59 million people in 72 countries "recognizing that women and children suffer disproportionately from poverty" ("CARE"). One country they deal with is Uganda. The CARE Uganda project was established in 1969, and they currently have about 30 development and emergency relief programs under way there. The main focuses of CARE in Uganda are development of agriculture skills, health care, and promotion of small enterprises ("CARE"). CARE is a leading humanitarian organization that is

invested in overcoming world poverty, especially for women.

### Canada

In 2008, a Toronto Star article named Canada as the fourth best place to live as a woman (Ward). If you are among the 19% of adult women living in poverty in Canada, you may disagree. This above statistic is the highest rate of poverty for women in two decades. Furthermore, a single sole-support mother heads 52% of families living in poverty in Canada. In 1997, full time working women earned 72.5% of the earnings of men working full time (Townson "A Report"). Similar to developing countries, the poverty line for rural households in Canada is 30% lower than that for urban households ("Poverty"). The similarities do not end there. Canadian women continue to experience discrimination in ways similar to the rest of the world. Globalization and the new trend of the workforce (lack of full time employment) are creating an even greater wage gap between men and women. When full time work cannot be found, women find work in part-time, temporary, or non-standard work. The necessity for these types of jobs increases with women trying to support a family or take care of the elderly. Working part-time does not often include benefits, pensions, or enough wages to rise above the poverty line. There is also a lack of affordable or accessible childcare arrangements and statistically 40% of jobs for women are poorly paid compared to 30% of men's jobs (Townson "Canadian"). It is statistically proven that in Canada women are paid less for many jobs, receive fewer opportunities for training and advancement, and have a significantly greater responsibility for children and the family. All of these factors

contribute to an increasing number of Canadian women living below the poverty line. Living in poverty in Canada may not be the same as in severely impoverished countries, but it does mean “to be surrounded by wealth and have no access to it” (Morris). Women living in poverty use “58.5% of their income on basic necessities” (Argiropoulos). Many women must choose between paying their rent, feeding their children, or buying things that other Canadians take for granted. Many Canadians are oblivious to the “absolute” poverty faced by women, especially aboriginal women, or women with disabilities who have maintained the highest level of poverty for decades. Aboriginal women are among the poorest Canadians. About 42.7% of these women live in poverty, with an average annual income of \$13,000. Their work often goes unnoticed, compared to that of men’s, and their economic contributions are “minimized and ignored” (“Aboriginal”). Aboriginal women have had to deal with several hardships throughout the colonial history of Canada that are continued today. Because of the loss of their land, when Canada was colonized by the British and the French, there has been a loss of their traditions and culture that has severely affected Aboriginal communities, and in turn, women and their children (“Native”). Aboriginal people across Canada have been segregated onto reservations, and this coupled with the loss of their cultural identity, has created a poverty cycle that is hard for them to escape. It is even more difficult for aboriginal women to access proper education and job opportunities, which leads them to a life of poverty, often including violence and abuse. For aboriginal women, every one in three is a victim of domestic abuse (“Native”). The effects of single parenthood, poor housing, and unemployment are also causes of the high rates of poverty of

aboriginal women. These women have such a heavy burden of raising a family on practically nothing that they often turn to the abuse of alcohol and drugs (“Native”). This cycle of abuse and poverty is a day-to-day reality for these Canadian aboriginal women.

There is a great deal of criticism that the Canadian government has neglected to improve the overall status of women in terms of past and present policies. Many believe that:

Globalization hurts Canadian women because the government and business officials focus on competition and profit. Public needs get lower priority as the primacy of international economics comes before the welfare of the nation. (Argiropoulos)

Canada, like most other developed or developing countries, will allow their social services to be cut when government revenues fall, and mainly women living below the poverty line experience the negative results. One statistic shows that after the liberal trade agreement of NAFTA was created in 1994, a mere six years later increased women’s poverty from 2 million to 2.8 million. It is not seen as a coincidence (Argiropoulos).

In 1997, the change of “unemployment insurance” to Employment Insurance resulted in only 30% of women being covered compared to 70% 20 years ago (Morris). More and more women, young mothers, and newly divorced single women are being forced to turn to the Welfare system to survive. A closer look at exactly what Ontario Works (welfare for people in Ontario) provides is a beneficial reality check for any Canadian. The amount for shelter, food, and clothing is barely

enough for anyone to live on, let alone rise above the state they are in. The allotted amount for shelter is less than \$600 a month, clothing, less than \$300 a year, and food approximately \$200 a month (Kim). Any Canadian living above the poverty line would consider living on this amount impossible. And none of this takes into account the stigma that accompanies someone living on welfare, for themselves and for their children.

Canada is definitely in an economically advantageous position to address world poverty, but should not do so from a “superior” standpoint. Participating in the “global economy” should not be at the expense of poor women anywhere including those living in Canada. Any future trends toward globalization, federal or provincial policies, should take into account the immediate effects on women living in poverty, with special consideration for aboriginal women who are marginalized even further.

### Solutions

The feminization of poverty is a global issue that needs immediate attention by the entire world. It is not an issue that is only African, Asian, or American; it is a national, international, and global concern. Globally, all levels of poverty exist, and “the majority of the 1.5 billion people living on 1 dollar a day or less are women” (“The Feminization”). The feminization of poverty has also become a rural problem with the number of rural women living in poverty rising 50% over the last 20 years compared to 30% for men. Considering the role of women in the survival of their family, poverty is extended to their children, the elderly, and the community as a

whole (Finne). As seen in the case studies of Uganda, the Philippines, India, and at times Canada, women are often denied “access to critical resources, such as credit, land and inheritance” (Finne). A women’s place is secondary to a man’s and she is less valued at home, in the extended family, and in the workplace.

Cultural and societal discrimination makes it difficult for women to escape their poverty as they are denied education, training, healthcare, and even a right to speak their own mind or pursue their own goals. It is vital for the global world to consider the feminization of poverty in order to find effective poverty alleviation measures. Unless solutions take into consideration the “gender perspective” (Finne), the eradication of poverty will end up improving the lives of the few instead of the many.

The global economic crisis of the 1980’s illustrates a solution that tried to help poorer, developing countries, but instead helped the rich get richer and the poor remain poor. Many African and Asian nations borrowed and built up large amounts of debt, from the 1960’s to the 1980’s, owing major developed countries such as the United States. The crisis came to a peak in the 1980’s and something had to be done. The World Bank and the International Monetary Fund created Structural Adjustment Programs that dictated these impoverished countries to repay their loans within a very controlled, structured framework. Any countries refusing to accept these programs were threatened with the ending of their current or future loans. Some have described this process as “strangulation” that neither helped these countries or the level of poverty within them (Toussaint). Now these SAPs are seen as letting the “economically and politically privileged exert authority

over developing countries” (Finne). The most profound and negative effects of these SAPs are concentrated on women, including their rights, wages, labour conditions and societal equality (Finne). These debt repayment plans do not recognize the gender disparities of women and have just motivated the hand of political leaders to turn their focus from the “impoverished” people, to ways to cut corners and “restructure” to please their “developed” economic partners.

Fortunately, in the 1990s the United Nation Conferences began to see the light and address these global concerns.

The Fourth World Conference on Women, held in Beijing in 1995, discussed the rising influence of poverty on women. The Platform for Action’s main focus is the empowerment of women. It strives to make efforts on refocusing poverty eradication policies towards women specifically, and to give women their human right of equality at home, in public, and at work. It also intends on creating this equality between men and women so that they can work together for the benefits of themselves, their children, and the future (“The Feminization”). This conference brought recognition to many that there is a feminization of poverty, and that action needs to be taken by the international community, separate governments and civil society. The advancement of women depends on the unanimous agreement that something should be done, and it should be done now. The Platform for Action talks about having resources available for these impoverished women, such as financial aid, at a national and international level, and that progress towards a just and humane global society is mandatory for women to be seen on equal terms as men.

The fact that this conference is solely based on eradicating women from poverty is a

good first step in changing the global perspective on poverty in general.

Another step in the right direction are the Millennium Development Goals, designed to improve the lives of people around the world living in poverty, and the many aspects of poverty that come with it. There are eight goals (see appendices iii) that are to be met by the year 2015, addressing poverty, hunger, disease, lack of shelter while promoting gender equality, education, and environmental sustainability. Although these goals are great ideas some are just not attainable in 15 years. Many countries are not progressing at all, especially in Sub-Saharan Africa where the crisis is just too big to handle in this amount of time. More work needs to be done to achieve these goals and more effort needs to be put forth (“Millennium”). The Beijing Conference and the Millennium project have both stimulated various policies and programs around the world that seem to be making a difference. China has reported that since 1995 they have focused on women in their approach to the eradication of poverty and have seen a drop in poverty from 65 to 42 million in 3 years, with sixty percent of those being women (“The Feminization”).

All of these goals point to the fact that women need to be empowered in order to escape their poverty. The global solution of micro-credit and micro-finance has been one of the most successful and widely used strategies around the world to date. Muhammad Yunus, the Nobel Peace winner from Bangladesh, is a major contributor to this solution, and it has always been his belief that women need to have control and power over their own future and to be shown trust in this regard, “micro-credit is more about people than about money. It is a question of trusting people. Credit means to trust, to give someone “credit” (“Presentation”). Micro-

credit has given poor women the chance to earn an income, and of equal importance, it is providing a forum to get together as a group, and to begin to change the minds and opinions of men intimately or peripherally involved. Global activist, Bono, lead singer from U2, embellished a famous quotation to make his point, "Give a man a fish, he'll eat for a day. Give a woman micro-credit, she, her husband, her children, her extended family will eat for a lifetime" (Daley-Harris 95). Criticism and debate over micro-credit is ongoing. Many feel that not everyone is cut out to be an entrepreneur and then there is the fear of pushing people even further into debt. One article in the United Nations African Renewal magazine agrees that these are concerns but points out that micro-finance should take into account each individual's current state of poverty. In some instances, grants, rather than loans should be given, and training and education provided. It is, however, recognized that many of these small loans as little as \$300 have grown into medium size businesses that employ and support multiple families living in poverty (Kimani). The Millennium Project even declared 2005 as the Year of Micro-credit and reports extensively on its successes:

Five (5) per cent of clients graduated out of poverty each year by participating in microfinance programmes, according to a study on Grameen Bank by Shahidur Khandker. More importantly, households were able to sustain these gains over time.

("International")

The successes of micro-credit certainly outweigh any criticism but awareness must also include who is ultimately in control of these loans and who and how are they

profiting or continuing to thrive. Hopefully the private and public partnerships between private investors and public “not for profit” humanitarian organizations will monitor each other and make sure the “poor” are reaping the benefits of each entrepreneurial project.

The solution for the feminization of poverty lies in the world working together to create awareness, gain knowledge, and facilitate change in the gender disparities that exist which continue to trap women in poverty. It might begin with single women in Uganda being granted money to begin making baskets for sale, funding girls in the Philippines to attend school, or helping to promote women working together in India to improve their status. In the end, though, if the world doesn't re-focus its attention on all women living in poverty, the trend will continue and more and more women and children will live and die in poverty for decades to come.

### Conclusion

The feminization of poverty is a proven global concern that needs to be addressed by all world leaders, international organizations, individual countries, and on our own Canadian doorstep. Research has shown that where poverty exists, it is the women who experience it to the greatest degree. It is also important to note that it is women who are primarily responsible for raising the next generation, taking care of the past generation, and hold the future in their hands. If women are denied opportunity, resources, income, and support, the future looks very bleak. It is time for all countries that are concentrating on looking outwardly to the global

opportunities, to look inward and focus on the women living in poverty within their own borders. Women have shown time and again what can happen when they are given the attention and support they deserve, such as the lending of micro-credit loans, and the right to own land or pursue an education. Policies and laws need to be changed that restrict a women's ability to care for herself and her family.

Women should have the same access to education, land, and social supports as men and not be dependent on having a man in order to access any of it. On a global scale, there needs to be a new solution when it comes to the repayment of large federal loans. Organizations, like the World Bank, need to have a closer eye on how countries are structuring their repayment plan. Women should no longer be the scapegoat for countries to appease global powers like the United States. Poor countries should not "borrow" from their vital social programs to repay past loans.

If women are losing out then children are losing even more, and the cycle of poverty will never end. It is very alarming when statistics reveal how government money is used to repay past loans, or directed toward military funding, when the statistics also show that there is enough money in the world to completely alleviate world poverty. Every day women in the world go without comfort, go without food, or water, healthcare or education, and experience discrimination, and abuse on a regular basis. It doesn't matter if you are a woman living in Uganda, India, the Philippines, or Canada, the feminization of poverty is a disturbing reality.

Hopefully, the Millennium Goals are just the beginning and the world will continue to focus on women living in poverty and eradicate poverty altogether.

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## Appendices

Telephone Interview: Kim

Kelsey: How was it for you when you first had Faith and had to find a place to live and look after her.

Kim: It was very hard. I didn't have any family to help so I had to go down to Ontario Works and ask for money. I also put our name in for subsidized housing.

Kelsey: Was the money enough?

Kim: Not really. I had enough to pay for my rent, and basically to feed us. I got a small lump fund of I think about \$1500. I used this to buy us some furniture like a bed, a crib, a dresser, and a kitchen table. I had some furniture given to us by friends too. So after I paid for the rent, and food, I had nothing left.

Kelsey: How much money for you and Faith every month?

Kim: I think at the time it was less than \$1000.00. I had about \$500 for rent of a one bedroom, plus Utilities, and then the rest for food and clothing. Whatever the amount, I didn't have enough ever to do anything fun. I tried to get a job at Tim Horton's but I couldn't afford the daycare for Faith. And then the money I made at Tim's was deducted from my Ontario Works cheque. I had trouble figuring it all out. I decided to stay home with Faith and tried to go to night school. That didn't work out so well either. Now Faith is in school, so I work at Subway. But for a while there, it was really hard. I remember not having enough money to buy her a Christmas present, so I asked some friends to help out. I went to the Food Bank for our turkey and stuff, so that was good.

Kelsey: Did you mind being on Ontario Works?

Kim: All the time. I had to ask every time I needed something for Faith like a winter coat or boots. Once a year I get a separate cheque for clothing. It's ok but I never seem to have enough money to buy myself what I need. Luckily I have lots of friends who help me out. It's hard to save so it makes it hard to even think of getting off Ontario Works. I know some mom's who have finished school, and they're getting better paying jobs. That's what I want to do. Maybe next year. Right now I'm being trained to be a manager at Subway so that should help.

Kelsey: Thanks for the great information.



**Goal 1**  
Eradicate Extreme Hunger and Poverty



**Goal 2**  
Achieve Universal Primary Education



**Goal 3**  
Promote Gender Equality and Empower Women



**Goal 4**  
Reduce Child Mortality



**Goal 5**  
Improve Maternal Health



**Goal 6**  
Combat HIV/AIDS, Malaria and other diseases



**Goal 7**  
Ensure Environmental Sustainability



**Goal 8**  
Develop a Global Partnership for Development

