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Research paper



Feminisation of Poverty in India

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Abstract

The purpose of the paper is to explore link between the phenomenon of feminization of poverty and the social factors affecting it. The analysis used the existing data and the assertions have been made based on conceptual grounds. This paper highlights the gender dimension of poverty, which results in increasing proportions of the female poor in the country. Gender-based hardships and segregations are adding up to poverty-related vulnerabilities. The collaborative result of gender and indigence were ascertained by analysing women's demographics, educational and employment conditions.

Keywords: *Poverty, feminization of poverty, gender, employment*

1. Introduction

The phenomenon of feminisation of poverty is the gap between women and men in the cycle of poverty. This phenomenon is usually reflected in other fields. Women are often at the receiving end of unequal treatment and also victims of prejudice and discrimination. The majority of the female population in India have inadequate educational qualification and lack in the domain of both skilled and unskilled labour. They are also at a clear disadvantage in the labour market in terms of both horizontal and vertical social mobility. Table-1 presents the results of the Correlation of Poverty Estimates between 1993-94 and 2004-05.

The Platform for Action, ratified at the Fourth World Conference on Women, convoked in Beijing in 1995, focused upon eradicating the intensifying burden of poverty bore by women across the globe. The 40th session of the UN Commission on the Status of Women, held in 1995, scrutinised the deplorable situation of women across the globe (Hassan, S. M., & Ahmad, K., 2014). It also proposed further action to be taken by the partners and the international community. All these international conferences and seminars have helped create awareness about the gender dimension to poverty. This has resulted in concerted efforts and restructuring of policies, which are now focused on specifically addressing the needs of women. Policy makers across the globe have understood that the best way to lift women out of poverty is to address gender-specific impacts of poverty as well as its gendered roots (Moghadam, V. M., 2005). The formulated policies also identify possible barriers that women living in poverty face as they seek economic stability. In accordance to the formulated policies, Table-2 represents the Absolute Number of Poor Women and Men (estimated) and Growth Rates: 1993-94 and 2004-05. The table was drawn to have a comprehensive representation of the grass-root scenario.

According to the official statistics released by the Indian government, nearly 22%of the Indian population lives below the official poverty limit. Even though there has been a marked difference in the reduction of poverty levels in the past decades, the number of people living below the poverty limit remains abysmally high across the globe. According to official estimates by the World Bank in 2015, nearly 702 million people live in extreme poverty. That translates into roughly 9.6% of the world population. Poverty is generally reflected in the poverty gap between men and women. Gender disparities have remained deep and are evident across various countries, especially in India. They are generally pronounced in economic and business opportunities for women, with the effect being more pronounced in the unorganized manufacturing and service sectors.

Therefore, this paper scrutinizes the different facets regarding destitute women, belonging to both rural and urban localities, to establish the relative levels of their welfare. Further this study incorporates the present information, which includes substantive discoveries, and hypothetical and methodological commitments on the feminization of poverty.

Table-1: Correlation of Poverty Estimates b/w 1993-94 and 2004-05 (Based on Uniform Recall Period). Source: GoI (2007)

Sector	1993-94	2004-05
Urban	32.4	25.7
Rural	37.3	28.3
Total	36.0	27.5

2. Measures of poverty

The feminization of poverty is a fundamental aspect of our society and we should also consider how it is analysed. It is wrong to assume that that income is the only factor that affects women's poverty. We need to develop accurate indices and conduct multiple researches to get a multidimensional perspective into the problem. We need to develop gender-specific indexes (Patel, R., 2010).

Table-2: Absolute Number of Poor Women and Men (estimated) and Growth Rates: 1993-94 and 2004-05. Source: GoI (2007).

Sector	Numbers of Poor (in lakhs)		CAGR (%) b/w 1993-94 & 2004-05
	1993-94	2004-05	

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	F	M	F	M	F	M
Urban	377.7	385.67	402.53	405.43	0.58	0.46
Rural	1205.74	1234.57	1105.89	1103.35	-0.78	-1.02

Note-1: CAGR – Compound Annual Growth Rate
Note-2: The alphabet **F** denotes the female population, whereas the alphabet **M** denotes the male population.

This will help policy-makers and analysts to evaluate gender inequalities and disparities in gender opportunities and choices. The most commonly examined indexes are:
1 .Gender-related Development Index (GDI)
2. Gender Empowerment Measure (GEM)
3. Human Poverty Index (HPI)
These indexes help in examining countries and rank them on the authority of their aggregate levels of human development and the comparative scores of gender equality (Chant, S., 1997). Their real-world relevance is a fundamental part in understanding the phenomenon of feminization of poverty. Many nations take these indexes into consideration while tailoring their policies and use these indexes in reducing gender disparities. Still, these indexes have been criticised for neglecting certain important aspects and for filing to examine certain deprivations (United Nations Development Programme (UNDP), 2010). A well-documented evaluation of gender dimensions of destitution is exceedingly important for comprehending the inter-linkages as well as the gender-specific policies better.

2.1 Multidimensional Approach to Measure of Poverty

According to a study, conducted by the Planning commission expert group, the annual compound growth estimate is relatively high for the destitute women (Rustagi, P., 2007). To fully understand the different facets of poverty and for getting potential gender-sensitive solutions, the policy makers need to develop an index which takes into account aspects like health, education, employment etc. among other factors. Studies should also be conducted on the open doors and individual decisions accessible to women.

2.1.1 Health:

Women in poverty across the globe have reduced access to health care services and resources. Gender disparity, particularly in the Indian society, has an adverse effect on the health issues of women, in general (Tacoli, C., 2012). Lack of information and education, untimely marriage and dearth of decision-making power among girls are some of the biggest factors that contribute to negligence in health related issues among women (Chen, M., 2005). Biological factors, combined with gender disparity and gender conventions, dominate health trajectories. In lieu of the existing gender-gap, many companies –Tata AIG, Bajaj Allianz and Apollo Munich – promote the adoption of women health insurance policies.

2.1.2 Education:

Women also have limited access to education due to strong gender discrimination and imposition of social hierarchical limits. The education of women creates greater opportunities for women empowerment and helps them move up the social ladder. Thanks to the age-old perception of daughters being a financial drain, households often shy away from investing in girls' education (Aggarwal M., 2014). The government also needs to address the issues of administration of classes, understudy educator proportion, accessibility of course readings, abysmally low standard of infrastructure etc. at the earliest. Programmes like Total Literacy Campaign and National Program of Nutritional Support to Primary Education aim at empowering rural women through the means of education (United Nations Development Programme (UNDP), 2010). Table-3 depicts India's Literacy Rates since Independence. The table itself shows the deplorable literacy rates of women in India due to established inclinations and intra-family unit imbalances in Indian families.

Table-3: India's Literacy Rates since Independence. Source: Census of India, Office of Registrar General, India

Year	Rural			Urban			Combined		
	F	M	T	F	M	T	F	M	T
'51	4.87	19.02	12.1	22.33	45.6	34.59	8.86	27.15	18.32
'61	10.1	34.3	22.5	40.5	66	54.4	15.35	40.4	28.31
'71	15.5	48.6	27.9	48.8	69.8	60.2	21.97	45.96	34.45
'81	21.7	49.6	36	56.3	76.7	67.2	29.76	56.38	43.57
'91	30.17	56.96	36	64.05	81.09	67.2	39.29	64.13	52.21
'01	46.7	71.4	59.4	73.2	86.7	80.3	53.67	75.26	64.83
'11	58.75	78.57	67.8	79.92	89.67	84.1	65.46	82.14	74.04
PI	**26%**	**10%**	**14%**	**9%**	**3%**	**5%**	**22%**	**9%**	**14%**

Note-1: PI = Percentage Increase in 2011 over 2001
Note-2: The alphabet **F** denotes the female population, whereas the alphabet **M** denotes the male population. The alphabet **T** denotes the total population.

2.1.3 Employment:

Work openings are restricted for women around the world. Due to deep-rooted apprehensions and concerns against women, formed through the years, the quality of jobs, distributed among men and women, still remain deeply unequal. A recurring observable pattern is that casual work is dominatingly being embraced by the poor women (Shettar, D. R. M., 2015). Casual labour is often lamented as they represent the most insecure form of employment. Also, the access to regular employment by women from the rural parts of the country continues to remain at the lower end. READ Global (non-profit organization) has been conducting various women empowerment programmes that will allow them to become financially independent.

2.2 Factors Contributing to Feminization of Poverty:

The feminization of poverty is an outcome of absence of salary, as well because of hardship openings and gender predispositions. For a better insight into the topic and getting a comprehensive idea of the phenomenon, it is essential that we analyse the social and economic factors that contribute to the feminization of poverty. This section discusses all such factors in details, and how intimately do the factors affect the feminization of poverty in India.

- Deep-rooted inclinations and intra-family unit imbalances prompt lower utilization levels and less advantages for women and girls as compared to their male counterparts. This phenomenon is generally observed among low-level income groups.
- The geographic and work-related portability of women is frequently tightened by family and child-rearing duties.
- A large portion of the lawful and standard structures regularly don't regard women as self-ruling natives. They are fairly spoken to as dependents or minors.
- Labour-market separation and work-related isolation regularly result in women being concentrated to the low-wage auxiliary work parts or in the contingent of adaptable work.

2.3 The Fallacy of Globalization:

Those analysts who have been lauding the LPG model (Liberalization-Privatization-Globalization) of 1991, have failed to read the fine print. Globalization has been improving the macro variables in the country's economy such as GDP growth rate, foreign exchange inflow, stock market vibrancy etc. But it also had detrimental effects on the micro variables of the country's economy (Chant, S., 2014). A comprehensive and detailed study of gender-based poverty shows that the globalisation and restructuring process have left women workers as victims of capitalist patriarchy (United Nations Development Fund for Women (UNIFEM), 2000). Women workers are usually in the first firing line in terms of economic transition and crisis.

3. Restraining the Feminization of Poverty

One of the major issues that we face is the empowerment of women. Our country has been growing at an exponential rate, but that growth has neither been equitable nor inclusive. Statistical data shows that educating and empowering women has been the catalyst rapid of social-economic growth (Chant, S., 1997). To put it in simple words, denying equitable opportunities to women to understand their potential is an entire misuse of human capital and bar to monetary advance. The mix of gender-specific issues and social assurance is a mind-boggling marvel as far as characterizing and separating the gender issues, forming the gender-specific delicate approaches and utilizing it in prevailing social security programs (Shettar, D. R. M., 2015).

3.1 The Role of Vocational Training

Even though the urban-based economic sectors have expanded exponentially and have resulted in increased opportunities for female employment and income-generation, we still have a long way to cover. The need of the hour is vocational training for women. Professional training is critical for women's financial autonomy. The government needs to adopt a multi-pronged approach to this matter, with the objective of coupling employable skills and access to employment and entrepreneurship opportunities for women. The main focus of vocational training delivered to women should be to sustain themselves and use their knowledge to improve their livelihoods.

3.1.1 The Women Empowerment Project

This project was supported mutually by the United Nations Democracy Funds (UNDEF) and Amrita University (University in Coimbatore, India). The main deliverables of this project, over an 18-month period (2012-14), were computerized Vocational Education and Training (cVET) and Life Enrichment Education (LEE) (Findlay, J., & Wright, R. E., 1996). The target group for this project were women from remote and impoverished communities with low levels of literacy. This project reached out to over 3,200 women in the Indian states of Kerela and Tamil Nadu. The project successfully trained women in employability skills and also imparted the basics of entrepreneurism.

3.1.2 TISS Vocational Courses

The UGC (University Grants Commission, Government Ministry), in partnership with the Tata Institute of Social Sciences-School of Vocational Education (TISS-SVE), has composed a work coordinated training model to offer an assortment of professional courses (Rustagi, P., 2007). The TISS-SVE initiative offers skill-set building and training programs in various sectors, all in association with businesses. This additionally fills in as a model for organizations intrigued by enhancing the gender equality in their workforce. Even though the number of women enrolled in these courses are far from desirable, the past years have seen a rise in women enrolment.

3.1.3 Unnati – Promoting Women's Empowerment

Unnati – Organisation for Development Education is a voluntary not-for-profit organization, with its training centre in Bengaluru, India (Chen, M., 2005). Their main aim is to create an all-inclusive society, where every stakeholder participates with full empowerment and have equal access to and control over services. The main objective of the women's empowerment component of the programme is to facilitate grass-root level learning on women's empowerment. The programme focusses on the creation of an environment or women where they are can decide for themselves and live with a sense of self-worth and dignity (Pearson, R., 2004).

3.2 Micro-Financing for Women

Going by the current numbers, it was derived that a more effective tool was required for empowering women. Microfinance can be regarded as an extremely effective poverty reduction tool. There have been concerted efforts by the government to create micro-credit institutions. There is a huge market for micro-credit enterprises as excess urban capital is generally redirected to credit-starved rural areas (Chant, S., 1997). There have been multiple micro-financing institutions which have been trying to alleviate women from the deplorable conditions they usually live in. Ranging from providing loans to rural women to customizing repayment policies according to specific needs, these enterprises have been trying to empower women from the grass-root levels. Table-4 represents the Average Wage/Salary Received (Rs.) by Regular Workers (current daily status) by Gender and MPCE Quintiles (Age Group: 15 – 59 years), 2004-05.

Table-4: Average Wage/Salary Received (Rs.) by Regular Workers (current daily status) by Gender and MPCE Quintiles (Age Group: 15 – 59 years), 2004-05 (Urban)

MPCE Quintiles	Male	Female
Q_1 (bottom 20%)	79.49	33.31
Q_2	100.02	53.95
Q_3	135.06	76.49
Q_4	178.74	118.45
Q_5 (top 20%)	338.35	276.24
All	200.99	150.97

Source: Calculated from unit level employment-unemployment data of NSS 61st (2004-05) Round

Note: 1. MPCE: Monthly per Capita Expenditure (Ministry of Statistics and Programme Implementation, India)

2. Quintile: A quintile is a factual estimation of an informational collection that speaks to 20% of a given populace so the main quintile speaks to the least fifth of the information (1-20%) second quintile speaks to the second fifth (21-40%) and so on.

3.2.1 Mann Deshi Mahila Bank

Although many people haven't heard about this, but India's first rural cooperative bank for women, has also been a case study at Harvard Business School. It was founded in 1997 and was the first monetary foundation to get a helpful permit from the Reserve Bank of India (Rana. B.M.,2017). Most of the clients of the Mann Deshi Mahila Bank are poor women with annual incomes below Rs. 18,000 ($430). Apart from all the financial services, the cooperative bank also encourages women to take control of their families and local communities. They facilitate women entrepreneurs, helping them from management to accessing market. In partnership with its sister NGO, Mann Vikas Samajik Sanstha (Dijkstra, A. G., & Hanmer, L. C., 2000), the bank has initiated various support welfare schemes for all of its clients:

1. Freedom Ride: Providing bicycles to rural girls at 0% interest loan
2. Umbrella Program: Distributing umbrellas to vendors at nominal interest rates or interest-free loans
3. Mann Deshi Udyogini Business School for Rural Women: Partnered with HSBC (Financial Services Company) to open up a business school which aims to impart financial literacy and other skills to rural women

3.2.2 Mahila Sewa Cooperative Bank

Self Employed Women's Association (SEWA) was first lodged as a trade union in Gujarat in 1972. Since then, the organization has been going from strength to strength. They reach out to the maximum number of women, currently employed in the unorganized sector and provide them services for socio-economic empowerment. They have an unusual yet highly effective method of approaching their prospective clients (Rustagi, P., 2007). They first get a detailed account of their client's needs and future plans, and then provide them with prospective plans, tailor-made for them. A custom-made plan for their clients, made after carefully observing their expenditure patterns and socio-economic conditions, allows women to become more independent and autonomous. For their exemplary work, they have been recognized with multiple awards:
1. Micro-finance Process Excellence Award
2. Banking Frontier Award for Best Social Activity
3. Sahakari Satabadhi Sahakar Ratna: Sponsored by Kalupur Commercial Cooperative Ltd.

4. Conclusion

Women tend to be doubly burdened, which increases their vulnerability exponentially. Access to open provisioning and fundamental comforts is basic for the general prosperity of the poverty-stricken women (Shettar, D. R. M., 2015) The very existence of feminisation of poverty indicates that the current growth in the economy isn't a gender-inclusive growth. Despite the fact that the world economy has formed into worldwide economy, in both developed and developing countries, women have been smothered in all kinds of different backgrounds for eras. Women empowerment is easier said than done. But the recent years have seen drastic steps being taken for the betterment of women across the country. The fundamental rights, simply mirroring the libertarian idea, declare clearly the power of the state to make certifiable move for the advantage of women of India. The various schemes, established by various governments over time, stress on vocational training and entrepreneurism for women. These plans also give supplements and sustenance to poor families, subsequently assuming a pivotal part in women empowerment (Hassan, S. M., & Ahmad, K., 2014). The current scenario calls for gender balancing and review of the macro policies of the country. But the need of the hour is gender inclusion in the growth process through proper investment on women's development (health, training and employment). Otherwise, the current problems will continue to get aggravated and correcting the problem of feminisation of poverty will be a far-fetched dream for India..

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