

FEMINIZATION OF POVERTY; A CONCEPTUAL ANALYSIS

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Abstract

This paper explores an integrated sociological review of the concept of the feminization of poverty that refers to the growing poverty rate among women in a broader context of structural inequalities and an argument about hegemonic societal norms that devalue economic contributions made by women. The analysis builds on a systematized literature review from 1978 to 2023 by synthesizing key findings, methodologies, and theoretical frameworks related to the feminization of poverty. Important causes identified here are gendered labour markets, unfavorable and unequal working circumstances with low wages and lack of benefits and privileges, unpaid domestic work and caring, limited access to resources, including land and credit for women, etc. These key factors show a considerable gap between women and men, and it is exacerbated in countries with developing economies, where poverty has been intertwined with inequality. It is reflected clearly in gender, migration, and social policy within the articulations arising from globalization and changing labor markets and how women are predisposed to economic vulnerabilities. Therefore, in this study, the emphasis is placed on the necessity of a comprehensive strategy related not only to economic inequality but also to the social norms that result in the marginalization of women. The research explored the basic features of the feminization of poverty through a thorough investigation of scholarly work and found out how the factors related to feminized poverty exist in different social contexts and their impact on women worldwide. Based on the findings, this study recommends that the feminization of poverty needs to be effectively addressed to achieve broader economic equity and social justice through vigorous efforts aimed at transforming the institutional practices and societal norms underpinning gender inequalities.

Keywords: Feminization of Poverty, Gender Equality, Poverty, , Women's Economic Contribution

Introduction

Poverty is an entrenched phenomenon, existing on earth in various facets from the evolution process of human society that started in the primitive era to the current modern developed society. However, poverty has acquired different meanings and perceptions over time in human history and has often been accepted as an almost inevitable by-product of economic systems. Poverty is defined by Spicker (1999) as "serious deprivation," suggesting that people are

considered poor when their material conditions are deemed to be inadequate in fulfilling basic needs. There is an introduction of the ethical dimension in discourses around poverty in this framing, that the social acknowledgment of deprivation requires a moral response designed to alleviate such conditions. Poverty is not only a statistical estimation but a multidimensional reality that affects the well-being of the person as strongly in any aspect.

Analysis of poverty reveals it is a very complex and multifaceted issue that has been compounded by several other overlapping variables of the social factor, of which gender is just one of the aspects. Women in many cultures are socialized to give prime importance to the responsibilities of the family and roles as wives and mothers, and thereby personal, professional, and educational development usually goes unnoticed (Spicker, 1999). Such social conditions drastically hinder the economic independence of women and impact for worse their position as more vulnerable to poverty. The academic interest of scholars in such societies in women and economic deprivations experienced by them has thus been a response to such disparities, leading up to the development of the term "feminization of poverty," referring to the over-representation of women amongst the poor.

Feminization of poverty is a term coined in 1978 by Diana that has much popularity in social sciences research literature on poverty. Pierson investigated poor families based on statistical analyses from the 1950s to the 1970s in the United States, and her findings showed an increase in income poverty among women, especially female-headed households. She highlighted those systemic issues, such as better wages, fewer opportunities for education, and social expectations for women's roles as carers, are the primary causes for creating a phenomenon called the feminization of poverty. Pearce's contributions elicited large-scale discourses on the problem of gender and poverty and confirmed the expression of the Fourth United Nations World Conference on Women in 1995, "compared to the world's poor, 70% of them represented women worldwide" (Chant, 2007). This declaration launched a different aspect to take action against the *"persistent and increasing burden of poverty on women"* in the international development agenda.

Writing a research paper in 1978, Diana Pearce conceptualized that "poverty was becoming feminized" in the United States. Pearce found that nearly 60% of those aged 16 and over who were poor were females. She also emphasized although more females were entering the labour market at the time, the economic status of women had declined from 1950 into the mid-1970s. She underlined that the number of female-headed households generally became larger and established the feminization of poverty in the presence of insufficient government support for divorced and single women. Pearce says, "For many, the price of that independence has been their pauperization and dependence on welfare" (Pearce, 1978). Supporting Pierson's findings and confirming UNO's declaration, Meyer (2014) emphasizes that more women have to live in poverty as compared to men across almost all countries in the world, including Western countries. Consequently, the scrutiny of alterations in the rates of poverty for both sexes and the differences in ratios to find an answer to the question, "Do the financial statuses have a gender?" has been raised by researchers such as Hochschild & Machung (2012). Although extremely diverse on the global level, key determinants of the feminization of poverty are typically considered across several factors such as governmental policies, economics, and demography. Accordingly, it can be identified that in an increased percentage of female-headed households, many poor women usually have to engage in a higher percentage of child-rearing activities, which crucially determine their economic status.

As described by Pearce, poverty is not homogeneous but rather intersects with gender, race, class, and other identities. Traditionally, the conceptualization of poverty often referred to aggregate economic measures, failing to capture nuances faced by women. For example, women, because of systemic inequalities within the

gender bias job market, less education level, unskilled labour, and more part-time or seasonal jobs in the informal sector, are more likely to hold lower wages, mostly no benefits, and underprivileged jobs. Moreover, according to Pearce, women have to bear a disproportionate amount of unpaid caregiving caused by gender roles and societal expectations, thereby decreasing women's economic advancement. These roles contribute to creating a self-reinforcing circle of poverty that women may not be able to exit from their responsibilities or find work and much less good wages, as pointed out by Hochschild and Machung in 2012. Within this context, the concept of "feminization of poverty" reminds, that economic policies and social programs should address women's particular life experiences. Although the concept of the feminization of poverty has also been criticized and called to be nuancedly explored, it is very vital to understanding the unique ways in which women and men face poverty. According to the United Nations Commission on the Status of Women, 2000, gender, like age, ethnicity, and geographical location, is a significant determinant factor of one's risk of poverty and calls for probing these disparities. For example, statistical analyses indicate that out of 1.5 billion people living on less than one dollar a day, many people in this group are women and children, thus clearly bringing out a gender imbalance (UNO, 2000). According to Statista 2023, Global projections for 2020 estimated that 247 million women aged 15 years and older would live on less than \$1.90 per day, much more than men, 236 million, with the projections that the gender poverty gap would expand up to 2030. This paper seeks to undertake a conceptual-level sociological analysis of the feminization of poverty. It has drawn attention to the social, cultural, and economic factors associated with women and their experiences of poverty, specifically in South Africa and other developing countries where poverty goes hand in

hand with inequality. This study explored some major theories explaining the feminization of poverty and was expected to add value to an in-depth understanding of what such trends imply for modern society.

Research Question and Objectives

A higher percentage of women are represented as the most marginalized group within the framework of poverty. As they progress through various life stages, not only at a young age but also even in older age, women frequently face significant barriers in the income-earning process, such as an existing gender bias in the job market, unequal labour rights, lack of job opportunities, and demands for the female workers, unfavourable working conditions and working environments, including fewer salaries and benefits, reduced retirement savings, lower lifetime earnings, and escalating healthcare costs, and harassments and discriminations in working places, etc. are contributed to by financial insecurity, even in their later part of lives (Kabeer, 2015). Societal norms that undervalue women's economic contributions, especially in terms of unpaid domestic work, exacerbate these inequities and perpetuate a cycle of poverty that is challenging to escape (Folbre, 2006). The feminization of poverty underlines the fact that women are more likely to bear this burden of poverty than men, more so at older ages, because of the systemic inequities and social norms that undervalue women's contributions. Though this situation has been already identified, very little concern is given to understanding the origins of the concept, critical factors influencing its application, and empirical evidence that supports its implications for women and men. This paper aims to begin to fill the theoretical gap in the conceptualization, operationalization, and validation of the feminization of poverty vis-à-vis the challenges faced by older women. It is expected that this study will be an important

addition to knowledge on the gendered dynamics of poverty and to the formulation of policies aimed at ameliorating the economic insecurity of disenfranchised women. Hence, this study tries to investigate the primary causes of feminization of poverty in terms of single motherhood and identify how it impacts females even in the latter part of their lives compared to males.

Research Methodology

Considering the scope and the availability of data for this area, a secondary data approach was used for this study. Data was collected through sources such as scholarly articles in academic journal and reputed international organizations such as UNO, World Bank, etc. This data collection mechanism allows the gathering of a bulk of existing datasets in new inferences without the cost and ethical concerns involved in primary data collection. Through a systematic review of the literature, it was tried to synthesize and analyze the important findings, major themes, methods, and the development of thought related to the feminization of poverty using the empirical studies conducted from 1978 to 2023. It helped to tease out the critical implications of policy and practice in addressing women in poverty, drawing on evidence from scholarly articles, reports, and policy documents. Accordingly, a systematic literature review was made based on academic databases such as JSTOR, Google Scholar, and Scopus. The search terms used were "feminization of poverty," "gender and poverty," "women and poverty," and "Diana Pearce". In there, prioritization was given to empirical studies, theoretical frameworks, and policy analyses. Meanwhile, extraction of data concerning main themes, methodologies, and findings for the period identified and selected literature was analyzed under the key themes.

Inclusion and Exclusion Criteria: : Peer-reviewed journal articles, books, and literature reviews focused on the feminization of poverty and

related themes were included while Non-peer-reviewed articles, opinion pieces, and literature outside the timeframe were excluded.

Results and Discussion

Literature related to the feminization of poverty demonstrates it universally existed from 1969 to 2000 even in affluent Western democracies. Even though as much as there has been economic growth during the last decades worldwide as a result of globalization, this has certainly not positively affected the majority of women. By simple poverty rate calculations, many authors affirm that women, including female-headed household members, are continuously living in poverty at significantly higher rates than men. These findings show not only a linkage between the poverty of women and the rate of poverty but also emphasize that the feminization of poverty is more related to being a part of the general problem of poverty; it has emerged as an individual, pervasive social issue. Hence, these findings helped to examine in detail the feminization of poverty more by using related literature through recent research to aid in explaining the nature of this complex issue.

The concept of the "feminization of poverty," developed in 1978 by Diana Pearce, is critical in setting a dimension before the growing phenomenon of poverty among women compared to men. It is not a question of statistics but a reflection, much deeper and incisive, of some very deep-rooted socio-economic structures and cultural norms that propagate these gender inequalities. Presenting the concept of 'feminization of poverty', Diana Pearce, provides a starting point to compare the rising poverty level amongst women relative to that of men. This concept reflects how society is gendered by socioeconomic structures and cultural practices that continue to subordinate women. Literature has shown that this trend was almost widespread across even the rich

democracies between 1969 and the 2000s (Postustw & Diener (2007)). This study therefore suggests economic liberalization and economic growth do not always benefit all women. For example, the advantages of globalization and economic benefits are not adequately gained by women worldwide because of the socio-economic and cultural inequality they experience over enjoying equal rights in the practical context. As a result, women have been deprived of basic needs and fell into extreme poverty more and more. The literature further shows not only a connection of women's poverty to the general poverty level but also stresses that the growth of feminization of poverty is one of the crucial social issues in current society.

The development of the feminization of poverty concept is highlighted with a progressive understanding of women's multifaceted economic disadvantage, moving from the dynamics of the labor market and welfare policies to intersectional analyses. The evolution process of society has continued to broaden its view of the structural inequalities that perpetuate women's poverty globally. Diana Pearce defined the feminization of poverty, particularly to understand the gendered dimensions of poverty. She put forth that poverty could not be conceived of as simply an economic condition, and it was described and defined by a calculus of income levels rather than as a multidimensional social entity whose broadening reach is determined through variables extrinsic to the economy. It thereby shifted the debate concerning poverty from being simply an issue of financial deprivation to a deeper explanation for how systemic inequalities affect women differently than men. Underlying Pearce's argument is an assessment of women's roles, both within the household and the workforce, which has been critical in making sense of their economic vulnerabilities. She pointed out that typically, among the gender roles expected of women are

unpaid domestic labor and caretaking responsibilities, which limit participation in the formal labor market. When women enter the workforce, they have to join mostly with low-paying, no-benefit, and insecurity-attached jobs in the informal sector. In this context, combined with some additional economic realities, such as discriminatory practices in hiring and promotions, put down the earning potential of women further into worse (Alston, 2013). Moreover, Pearce stressed the role of social norms and policies in women's economic status. For instance, due to societal norms regarding motherhood and other caregiving activities, it is expected that women should perform their domestic responsibilities while engaging in jobs. within this conflict of the dual role of women, most of them are unable to work as full-time workers.

When unexpected life events occur, such as divorce, the death of a partner, or health issues, women are often isolated without the necessary financial support, exacerbating their risk of falling into poverty (Collins, 2000; McLanahan, 1997). In this respect, the definition of feminization of poverty, according to Pearce, broadly gives a starting point for considering gender in a discourse that also considers several other dimensions of identity, such as race, class, and marital status, for an appreciation of the complexity involved in women's poverty. Highlighting the outcome of such dynamics, Pearce pointed out that there was an increased need for a more subtle approach to poverty in terms of policy and intervention. Crenshaw, (1989) and Standing, (2008) emphasized that this new approach should challenge not just the economic imbalances but also the social structures that position women in this way a relatively new feature in the discourse on development.

Accordingly, it is noteworthy that, Pearce's work has had a lasting impact, influencing both research and policy discussions related to gender and poverty (Alston, 2013). Her insights continue to resonate, reminding policymakers and advocates that addressing the feminization of poverty requires a comprehensive strategy that tackles economic inequality while also transforming the societal norms and institutional practices that contribute to women's marginalization in both the economic sphere and beyond.

Early Research and Expansion of the Concept of feminization of poverty

Following Pearce's initial definition, subsequent research expanded on her framework, exploring the structural factors contributing to the feminization of poverty. Scholars such as Moser (1993) and Chant (2003) have examined the effect of gendered labor markets, unpaid care work, and access to resources as crippling women more into poverty. In a more critical perspective, Moser (1993) elaborated on the gendered dimensions of poverty by showing how women's work is often undervalued and unaccounted for in the economy. She contended that women are greatly disadvantaged economically because of the double burden of unpaid care work and formal employment. She certainly pointed critical argument of how women are disadvantaged in accessing the basic productive resources for economic empowerment, such as land and credit. Moser (1993) argues that this work is set to establish without any reasonable doubt that until these inequalities in access and recognition of women's contribution to both the economy and the household are addressed, the efforts of alleviating poverty remain incomplete.

Chant (2003) further developed the discourse around the feminization of poverty by focusing on the intersections of gender, migration, and social policy. Chant (2003) found that

globalization and changing labor markets increasingly disadvantaged women. In many cases, women are placed in low-wage and insecure jobs, mostly because they don't have the bargaining power for wages and also don't have the socio-economic capacity for demand in the labor market. Chant further found that women's poverty did not include their unpaid care work. She develops her argument in favor of policies that would decrease the burden of unpaid labor, using supportive measures such as childcare services that make work and family manageable for women. Accordingly, both Moser (1993) and Chant (2003) significantly contributed to the accumulation of knowledge by foregrounding the point that dealing with women's poverty will have to be based on a comprehensive understanding of the structures of socioeconomics that contribute to inequality. These scholars located an understanding of how gender shapes the experience of poverty within a broader consideration of resource allocation, labor rights, and social protection quite removed from a 'gender-neutral' phenomenon of poverty. Further research on the feminization of poverty will identify more and address the mechanisms that sustain these inequalities, ensuring that the dimensions of gender are incorporated into poverty alleviation strategies.

Structural Factors of the Concept of Feminization of Poverty

Some research studies have found that globalization and neoliberal economic policies have hurt the economic status of women. According to such scholars, these policies have caused the destruction of social safety nets and the privatization of public services; consequently, this has disproportionately affected women, who are often engaging as caregivers and in charge of household management (Elson, 1999). Such structural shifts could potentially make women more vulnerable and most of them rely on public services that

have historically supported them in different capacities, including health and education. Additionally, the intersectionality of gender, race, and class forms the critical lens through which experiences of poverty. Meanwhile, women in minority groups based on their race in their native countries and immigrant women are more vulnerable to systemic marginalization, which compounds the effects of poverty (Crenshaw, 1991).

Their social positioning, in most cases, reduces their access to most resources; therefore, making it difficult to improve their economic status and leaving them disadvantaged in the labour market, which men largely control. Cultural settings and traditional gender roles largely shape women's financial status. Such norms place a higher value on men's work than their female counterparts, hence widening the wage differential that has long existed to the detriment of women in the labor market (Crenshaw, 1991). For this reason, limited access to education and vocational training restricts so much of the scope for women to improve their economic condition.

Gender and Dynamics of Wealth

The feminization of poverty is a term that confirms the assertion that women form a much larger percentage of the world's poor. As reported by UNO, women form 70% of the world's poor (UN Women, 2020). These statistics confirm a clear gender bias of poverty. At the same time, it is evident that a high percentage can be associated with poor access to education, health care, and economic resources for women. As Chant (2006) asserts, women are typically confronted with obstacles when entering the formal job market, and therefore, most often, they have to engage in informal sector jobs in which they earn less income without the necessary socio-economic guarantees. This implies that economic marginalization is compounded by normative issues of the primary

responsibility of men to secure employment and thus render women as subsidiary earners. In addition, the interaction of cultural values and social orders in society has constructed a world where women are mostly placed in positions providing care services, and it has negatively affected their ability for economic empowerment. Kang'ethe (2013) believes that until the deep-rooted patriarchal values are eroded, nothing much will change regarding the feminization of poverty. Gender is a scalar category, which interacts with other social categories like race, class, and geography.

Meanwhile, Crenshaw (1989) emphasizes that women living in poverty would not be able to come over without having clarity of such important interacting identities. Women included in lower socio-economic statuses, and women in more marginalized communities, frequently experience various forms of discrimination, which do not allow access to certain opportunities or resources (Collins, 2000). Therefore, interventions regarding the feminization of poverty should be geared towards intersecting factors of the subject matter. At the same time, it is necessary to draw attention to raise questions about the forms of gender relations and raise a potential counterpart of the "masculinization" of wealth. While forms of gender relations have focused on women's poverty, the implication of such a phenomenon among men gives some concern. Some scholars argue that with the increased participation of women in work, a parallel process of growing poverty and the loss of traditional forms of economic power among men is realized, pointing out contemporary tensions in gender relations (Connell, 1995). This means that new discourses have to deal with male economic health and status while dealing with the experience of poverty for women.

It is massively the internalization of these culturally endorsed expectations of female altruism that structures women's experiences of poverty. Women entering the workforce often break into what can be seen as traditionally male bastions; this practice hence tends often to involve a strong drive for them to reaffirm their commitment to being 'good wives' and 'dutiful daughters.' This may have a host of functions: defusing gender conflict, tending to reinforce tradition, and being strategic moves toward long-term economic security (Whitehead, 2003). The findings support the view that men and women experience poverty in quite different ways, based on social norms and expectations.

Household Structure and Occupational Sex Segregation

Two of the major reasons that explain the feminization of poverty are household structure and economic vulnerability. The same research conducted in 2003 by Pressman proved that single motherhood would reduce women to low-paid jobs because they are caregivers, in contrast to men. This double burden reduces their chance for economic improvement, thereby perpetuating the cycle of poverty. Also, excluding women from more lucrative professions adds to the perpetuation of this income gap. Occupational sex segregation thus serves to limit women's access to superior economic opportunities and, in so doing, constrains their potential for upward mobility. According to Pressman, these two factors are not independent of each other; rather, they are interlinked. Single mothers are usually found in ill-paid jobs which do not offer them the requisite flexibility required for rearing children and have to operate in a labor market which segregates occupations by sex. The dual challenge increases the risk of poverty for female-headed households and thus consolidates the 'feminization of poverty' as a continuous social problem.

Neo-Malthusian Perspectives

Neo-Malthusian perspectives show what may result in women's poverty. Here, controversial standpoints have been critically investigated due to their tendencies toward victim blaming (Bandarage, 1998). The poor women in many socio-cultural contexts in the world think that reproductive decisions are made by themselves; therefore, reproduction-related issues they have to face are because of their fault. They mostly fail to account for how the patriarchal system has been given the entire authority to manage and control women's bodies and their reproductive rights and desires. The belief that controlling fertility will reduce poverty fails to address underlying questions of power relations and social and economic arrangements that lead to the subordination of women. Neo-Malthusian analysts have tried to justify the inordinately high incidence of women's poverty, especially in developing countries, through their high fertility. This is a clear path of 'blaming the victim,' whereby the poor woman is held responsible for the poverty epidemic in the world. According to Bandarage (1998), pregnancy causes suffering, low social class, powerlessness, and finally a status, which indicates that issues of reproductive rights do underlie socio-economic problems facing the woman. The Population Crisis Committee and UNFPA among other organizations, share this point of view in which it advocates that women's social status is highly correlated with the level of fertility, therefore suggesting that fertility control is the primary means to eradicating poverty and empowering women.

The discourse is further complicated by the societal structures derived from patriarchy, in that it has placed women in historical roles that diminish their autonomy and decision-making abilities, most especially in matters concerning reproductive rights (Molyneux, 2006). In furtherance, such patriarchal structures have to

be addressed if any real understanding or alleviation of poverty among women is to be achieved. The present discourse derives the feminization of poverty from health challenges, especially as they relate to HIV/AIDS. Roth and Hogan (1998) outlined how focusing some policies specifically on gender plays a huge part in addressing health problems; for instance, they suggested that poverty intensified health inequalities. Poor curative services and access to little or no resources, along with the social stigma attached to diseases like HIV/AIDS, mostly affect women and further complicate the persistent cycle of poverty and ill health.

Globalization and neoliberal economic policies are other important factors affecting the economic status of women. Many scholars argue that these policies have eroded social safety nets and resulted in the privatization of public services upon which many women rely (Chant, 2006). The reduction in social support intensifies women's vulnerability to economic issues, leading to an increasing poverty trend among women. This relationship, therefore, shows the importance of policies that have gendered implications and policies that encourage the economic activities of women.

Evolving Perspectives

While traditional narratives suggest that poverty is becoming increasingly female, scholars like Paula England (1997) have argued that this might be stabilizing, if not even reversing, for particular groups. She points out that women's earnings in the 1980s and 1990s had improved in absolute terms and relative to men's wages, and in that way, had helped in closing the gap. This suggests that changes in family structure and gendered labor opportunities have made a considerable difference in terms of positive economic effects for women.

The Elderly Feminization of Poverty

The poverty rate increase among elderly women compared to elderly men is described by Morris (2014) as the elderly feminization of poverty. This analysis highlights how women's experiences are often compromised by systemic inequities, contributing to their financial insecurity in the latter part of their lives. Factors such as longevity, employment history, and marital status play crucial roles in shaping women's economic stability in their old age.

Accordingly, Morris (2014) identifies five primary sources contributing to the elderly feminization of poverty:

1. Inadequate Consideration of Working Tenure Differences: The American retirement system fails to account for the disparities in working tenures between men and women, leading to unequal retirement benefits.
2. Lack of Retirement Planning: Women often lack access to resources that empower them to prepare for their retirement adequately.
3. Insufficient Public Health Assistance: Limited availability of community-based long-term care further complicates financial security for older women.
4. Socialized Caregiving Roles: Women's traditional roles as caregivers perpetuate cycles of poverty, as they often sacrifice their earning potential to provide care for others.
5. Lack of Financial Support for Caregivers: Informal caregivers, predominantly women, receive insufficient financial support, limiting their economic stability (Morris, 2014).

These factors collectively contribute to the heightened vulnerabilities of elderly women, reinforcing the notion that gendered roles profoundly shape their economic realities. The conceptual review of the feminization of poverty and its ramifications leads to a multidimensional

understanding of poverty as experienced by different genders, particularly in affluent democracies between the years 1969 and 2000.

Brady and Kall's (2007) research on the issue has been identified by an analysis of cross-national variation in men's, women's, and feminized poverty to address three critical issues about the measurement and trends in poverty. First, they provided revised estimates of adult poverty for women and men, as well as a calculation of the ratio of women's to men's poverty using two different measurement structures. Speculatively, they posited that including the elderly in the calculations could find an even higher rate of feminization of poverty than previously estimated, indicating that almost all Western affluent democracies are characterized by the phenomenon (Brady & Kall, 2007).

Their data showed clear evidence for a strong relationship between women's, men's, and overall poverty rates, yet they claimed that the feminization of poverty is a unique and important social problem. An interesting point that came out from the authors' literature review was the following: while many countries "de-feminized" poverty throughout the 1990s and early 2000s, there has been a "re-feminization" of poverty in more recent years. This re-feminization occurred even though anti-poverty initiatives, like Conditional Cash Transfers, remained strongly focused on women or became even more women focused. This points to a seemingly paradoxical relationship between the (re)feminization of poverty and the continued feminization of poverty alleviation, in a way worthy of further investigation (Brady & Kall, 2007).

Brady & Kall (2007) highlighted changing dynamics in the landscape of poverty, based on their analysis of data from several advanced democracies. During the 1990s and early 2000s, there was a trend that has been called the "de-

feminization" of poverty, where women's rates of poverty declined compared to men's. However, according to Brady and Kall, the trend over the past years has been a "re-feminization" of poverty, pointing to increased economic vulnerability among women even in contexts where anti-poverty policies have been ostensibly designed to support them.

This paradox is further underlined by the execution of Conditional Cash Transfers and other programs for the reduction of poverty among women. Such programs, in a way, have managed to provide direct monetary aid and succeeded in rewarding certain practices that support and bring about social welfare, like children's education and health. On the other hand, they failed to do enough to change the structural and cultural factors at the root of continuous economic inequalities. In so many cases, these initiatives perpetuate gender roles, depicting women as merely caregivers who require financial support, without really getting to the bottom of what creates women's economic marginality in the first place (Yunus, 2007). The distance between anti-poverty initiatives and their results calls for further investigation.

According to commentators like Molyneux (2006), unless there is an initiative targeted at embracing the broader women's socio-economic context, including labour market participation and access to resources, policies may have the effect of entrenching inequalities rather than eliminating them. This gives rise to very serious questions about the effectiveness of the strategies that are currently in place for poverty alleviation and whether they empower women or merely act like short-term solutions to long-term problems. According to Crenshaw in 1989, any analysis of women's experience of poverty has to adopt an intersectional approach. This approach refers to a combination of factors of race, ethnicity, socio-economic status, and gender interacting with

each other to result in distinctive vulnerabilities. In this respect, poverty is not experienced in the same way by everyone; therefore, this re-feminization trend needs elaboration within the context of these overlapping identities. Such an overarching approach would highlight how different forms of oppression collaborate and have the effect of deepening women's economic insecurity, further complicating poverty alleviation. While the feminization of poverty as a concept draws attention to the increasing trend of economic vulnerability for women, it also points toward a deeper sort of analysis of the policies targeted for alleviation of the problem. As Brady and Kall showed in 2007, re-feminization trends occur despite focused anti-poverty initiatives, which signals that these strategies might be due for revision. Therefore, it can be suggested that future empirical research studies must go on excavating structural, cultural, and intersectional dimensions of poverty to develop more effective and inclusive solutions that genuinely address women's economic challenges.

This is supplemented by the timely work of Amartya Sen in his notion of poverty, comprising an important theoretical stand by focusing on the persistent dichotomy between absolute and relative definitions of poverty. He thus views poverty as a lack of capabilities, the real possibility of achieving various living conditions (Sen, 1999). He contests that real freedom from poverty is characterized by an absence of shame due to relative poverty, which emanates from perceptions by society about standards of living. An individual must therefore not only have adequate means but also avoid the shame that may emanate from societal judgment about their economic status. "Not so much having equal shame as others, but just not being ashamed highlighting the relational nature of poverty" which brings out the relational nature of poverty (Sen, 1999). This analysis infers that there is a

kind of circularity in the capability for escaping shame, where the shame that Sen identifies is inextricably linked with societal stigma concerning poverty. This interface provides an opportunity for drawing on the concept of "social exclusion," which is used to help in classifying shame stemming particularly from social exclusion as a major variable in understanding what it means to be poor (Foye, 2022).

The literature pointed out that the feminization of poverty was such a multi-dimensional process, with very elusive lines of action, stressing the need for policies and programs to cope with the structural and cultural sources of women's economic vulnerability.

Conclusion

Feminization of poverty is the interaction of socio-economic, cultural, and structural factors, all of which have different effects on women than they do on men. Discourses about women's poverty and empowerment must consider the changing roles that women play in households, economies, and societies. This means that the alleviation of this poverty will be linked to comprehensive policies on gender inequalities at all levels: reproductive rights, education, employment, wider socio-economic reforms, and others. The concept of the feminization of poverty is a relative concept based on a women-men comparison. For example, the feminization of poverty is that poverty in a society is distinctly increased among women compared to men. In discussions of feminized poverty, more attention has been given to female-headed households. It is, however, not the female-headed households alone; even within the male-headed families, women, due to various gender-specific characteristics, have to bear deprivations in so many ways. Not only as a housewife or mother but as a daughter, sister, girlfriend, female student, female worker, female consumer in the

marketing process, or within any status of her gender role, compared with men she has to face more deprivations when enjoying social, economic, cultural, and psychological needs.

The feminization of poverty is a concept that has engaged the minds of scholars in different circles of academia for several decades. Among other concerns, it addressed the innumerable factors attributed to women's overrepresentation as part of the world's poor. Contributors include gender inequality, discrimination, globalization, neoliberal economic policies, and cultural norms. The literature brings out the complex, multi-dimensional nature of poverty and its effects on women, and also underlines the need for policies and programs dealing with the structural and cultural factors that contribute to women's economic vulnerability. Therefore, any struggle against the feminization of poverty should be based upon the studies and analyses for developing effective strategies in struggling against poverty and achieving gender equality and economic justice.

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