

Sylvia Chant

Exploring the “feminisation of poverty” in relation to women’s work and home-based enterprise in slums of the Global South

**Article (Accepted version)
(Refereed)**

Original citation:

Chant, Sylvia (2014) *Exploring the “feminisation of poverty” in relation to women’s work and home-based enterprise in slums of the Global South*. [International Journal of Gender and Entrepreneurship](#), 6 (3). pp. 296-316. ISSN 1756-6266

DOI: [10.1108/IJGE-09-2012-0035](https://doi.org/10.1108/IJGE-09-2012-0035)

© 2014 [Emerald Group Publishing Limited](#)

This version available at: <http://eprints.lse.ac.uk/64510/>

Available in LSE Research Online: November 2015

LSE has developed LSE Research Online so that users may access research output of the School. Copyright © and Moral Rights for the papers on this site are retained by the individual authors and/or other copyright owners. Users may download and/or print one copy of any article(s) in LSE Research Online to facilitate their private study or for non-commercial research. You may not engage in further distribution of the material or use it for any profit-making activities or any commercial gain. You may freely distribute the URL (<http://eprints.lse.ac.uk>) of the LSE Research Online website.

This document is the author’s final accepted version of the journal article. There may be differences between this version and the published version. You are advised to consult the publisher’s version if you wish to cite from it.

EXPLORING THE 'FEMINISATION OF POVERTY' IN RELATION TO WOMEN'S WORK AND HOME-BASED ENTERPRISE IN SLUMS OF THE GLOBAL SOUTH

IJGE-Sep-2012-0035.R1

Abstract

Purpose – The purpose of this paper is to explore links between a revisionist view of the 'feminisation of poverty' in developing countries, and women's work and home-based enterprise in urban slums.

Design/methodology/approach – The paper's discussion of the 'feminisation of poverty' draws substantially from ethnographic field research conducted in The Gambia, Philippines and Costa Rica which led the author to propose the notion of a 'feminisation of responsibility and/or obligation'. The latter approach calls attention to issues such as gendered disparities of labour, time and resource inputs into household livelihoods, which are often most marked in male-headed units, and are not captured in conventional referents of the 'feminisation of poverty' which are rather narrowly confined to incomes and female household headship.

Findings - An integral element of the author's critique is that the main policy response to classic 'feminisation of poverty' thinking to date has been to 'feminise' anti-poverty initiatives such as Conditional Cash Transfer (CCT) and microfinance programmes.

Originality/value - The paper argues that the 'feminisation of poverty' compounds the tensions women already face in terms of managing unpaid reproductive and/or 'volunteer' work with their economic contributions to household livelihoods, and is in the context of urban slums, where housing, service and infrastructure deficiencies pose considerable challenges to women's dual burdens of productive and reproductive labour. The paper emphasizes that in order to more effectively address gender inequality while also alleviating poverty, policy interventions sensitive to women's multiple, time-consuming responsibilities and obligations are paramount.

Keywords

'feminisation of poverty', women, work, informal economy, home-based enterprise, slum, The Gambia, Costa Rica, Philippines

Introduction

This paper considers the links between women's work and home-based enterprise in urban slums of the Global South, and a revisionist concept of the 'feminisation of poverty'. In doing so, I contribute to the field of family business in which attention to gender, and under-capitalised firms in developing countries, remains rather scant . [1]

The comparative neglect of gender in family business literature and theory is highlighted *inter alia*, by Sharma (2004), with a recent review of 25 influential articles in the subject area scarcely mentioning the term (see Chrisman et al, 2010). Moreover, even where research does broach the gender dimensions of family business, this is mainly focused on advanced economic regions. On top of this characteristic blindness to gender, and the Global South, in the rare cases where studies extend to developing countries, as in Sonfield and Lussier's (2009) comparative analysis, which includes India and Egypt, the emphasis is on registered firms with much higher financial turnover than the vast majority of enterprises which women run, or participate in, in the poorer echelons of the informal economy and/or in urban slums. While many poor women in developing economies operate own-account business ventures, rather than manage 'family firms', some of the gendered constraints women face in reconciling the social demands and expectations of family duties, with remunerated work and enterprise, resonate with concerns raised in the context of gender-sensitive family business literature in the 'Global North' (see for example Coutts, 2012).

The strains on women imposed by heavy, diverse, gender-inequitable, and often perceptibly mounting, labour burdens are pertinent throughout this paper. In the first section I critique silence on this within conventional portrayals of the 'feminisation of poverty' which to date have been characterised by a rather narrow focus on incomes and female-headed households. Introducing an alternative concept, denominated as a 'feminisation of responsibility and/or obligation', and formulated largely on the basis of comparative ethnographic research in The Gambia, Philippines and Costa Rica (Chant, 2007a,2008), I contend that if we are to more accurately capture the essence of contemporary gendered privations in the Global South, much

more attention needs to be paid to the growing inputs made by women to livelihood strategies in all households, and perhaps especially in those headed by men.

Integral to my call to re-visit conventional ‘feminisation of poverty’ thinking is its notable impact on the ‘feminisation’ of anti-poverty initiatives such as Conditional Cash Transfer (CCT) and microfinance programmes. Where income is identified as the main problem faced by poor women in developing countries, then increasing their access to income is regarded as the main solution. Yet while at one level the ‘economic empowerment’ such interventions nominally offer is positive, the result is often an intensification of the difficulties faced by women in reconciling unpaid reproductive work with economic contributions to household livelihoods. The rising engagement of women in remunerative activity, whether in employment or own account businesses, has not only been fuelled by needs for households to increase occupational density, particularly since the era of debt crisis and structural adjustment in the 1980s (see, for example, Pearson, 2004), but, in being regarded as something of a ‘cure-all’ for gender equality has also been actively promoted by national governments and major multilateral institutions such as the World Bank (Bedford, 2008). This has been facilitated not only by microfinance, but via a range of mechanisms such as literacy, education, vocational training, support for entrepreneurship, and family planning (ibid.; see also Langevang and Gough, 2012).

While women’s right to generate independent income is undoubtedly indispensable to their empowerment, it is also important to consider what this means in the context of urban slums. Containing approximately one-third of urban dwellers in the Global South, slums are characterised by manifold housing, service and infrastructure deficiencies which add considerable challenges and weight to women’s dual burdens of productive and reproductive labour, as well as limiting the profitability of the home-based enterprises so many have to operate in the absence of alternative means of livelihood. I conclude that in order to more effectively address gender inequality while also alleviating poverty, policy interventions sensitive to women’s multiple, time-consuming responsibilities and obligations are paramount.

The ‘feminisation of poverty’: synopsis, critique, and a possible alternative

The coining of the ‘feminisation of poverty’ is usually traced to the work undertaken by Pearce (1978) on gender and poverty in the United States between the 1950s and 1970s. However, the term catapulted to global status in 1995 at the Fourth United Nations Conference on Women. This fomented unprecedented attention to women in international fora on poverty reduction (Chant, 2008; Razavi, 1999; UNDAW, 2000), with the main policy impact taking the form of a ‘feminisation’ of anti-poverty interventions which stress ‘female empowerment’ as integral to poverty reduction (Mayoux, 2006; Roy, 2010). These have added to a longer-standing strategy to empower women through promoting their greater engagement in remunerative activity via wage employment or own-account business ventures, in which microfinance plays a crucial role. More recently the importance of women earning income in their own right was reaffirmed by World Bank (2011) in its ‘flagship’ World Development Report on Gender Equality and Development..

Although a mounting arsenal of policy interventions dedicated to women’s economic empowerment suggests that ‘the astoundingly rapid translation of the “feminisation of poverty” from opportunistic shorthand to “established fact”, has ostensibly been fortuitous’ (Chant, 2008: 166), it is vital to recognise the existence of a number of flaws in the conceptual and empirical underpinnings of the ‘feminisation of poverty’, and that these have constituted a less than adequate grounding for policy interventions.

One of the major ongoing problems with the ‘feminisation of poverty’ thesis is that it is often taken as self-evident. Unpicking the construct remains comparatively rare, although three major assumptions appear salient in the academic and policy literatures. The first is that the incidence of poverty is greater among women than men. The second is that women’s poverty is rising relative to men’s poverty over time. The third is that women’s increasing disposition to poverty is linked with growing proportions of female-headed households (Chant, 2003a,b; see also Bibars, 2001; BRIDGE, 2001).

Yet all three elements are problematic. For instance, ‘feminisation’ is a process rather than a state, and therefore should not be equated with a greater share of female poverty per se (Medeiros and Costa, 2006). Another problem pertains to the empirical verifiability of a

‘feminisation of poverty’ even in a narrow economic sense, given a lack of robust appropriately sex-disaggregated longitudinal data on incomes in the majority of official databases, the variability in scale and representativeness of more micro-level studies, and/or a disconnect between what is asserted in generalised terms and what available country or region-specific data actually show (Chant, 2007a) . On top of this, the focus on female-headed households as responsible for a ‘feminisation of poverty’ is beset by conceptual neglect of domestic gender relations and ‘secondary poverty’ within male-headed households, not to mention failure to take into account women’s subjective experiences of poverty (ibid.;González de la Rocha and Grinspun, 2001). That the decidedly singular emphasis on pecuniary disadvantage which has prevailed to date is unable to grasp the nature or degree of women’s poverty burdens is increasingly well-rehearsed in the wider literature, and further underlined by my recent research on the ‘feminisation of poverty’ in The Gambia, Philippines and Costa Rica. This research involved individual interviews and focus group discussions with 223 low-income women and men in different age groups. The varied ages of the 147 informants within the categories of ‘middle adults’ (30-49 years), and ‘senior adults’ (50 years plus) allowed for some retrospective appraisals of the intersections between gender and poverty over time. A longitudinal perspective, permitting some triangulation of subjective views, was further enhanced by the fact that I had conducted primary research (including extensive analysis of secondary statistical resources) in Costa Rica since the late 1980s and the Philippines since the early 1990s. The grassroots consultations were supplemented by an additional 40 interviews with professionals in NGOs, government organisations and international agencies, as well as an extensive review of bibliographic and statistical data (Chant, 2007a).

From a ‘feminisation of poverty’ to a ‘feminisation of responsibility and/or obligation’

My comparative research drove home the fact that although women often do suffer from low incomes, partly because of poor remuneration in paid employment or own-account businesses, what was arguably more significant to women themselves is that they have been increasingly pushed to the frontline of poverty management. Indeed, despite a long-observed tendency for women to shoulder the brunt of household livelihoods, the unevenness between women’s and men’s inputs and their perceived responsibilities for dealing with poverty seems to be growing.

And despite women's increased contributions to household survival, there is little evidence of a corresponding rise in their personal rewards or entitlements, of a material or non-material nature.

Feelings about, and reflections upon, the injustice of these gendered disparities were vocalised directly by Gambian, Filipino and Costa Rican women from all age groups (see Box 1 for examples which demonstrate this). The main problem for women at the grassroots seemed not to be a 'feminisation of poverty' in the conventional sense of widening gender gaps in economic status, but a 'feminisation of responsibility and/or obligation'.

PLEASE INSERT BOX 1 HERE

Although the term 'feminisation of responsibility and obligation' is cumbersome, I feel it is useful in delineating the dimensions of poverty which were perceived by women to have exerted the biggest impacts upon them. The 'feminisation of responsibility' is intended to convey the idea that women assume greater liability for dealing with poverty, and the 'feminisation of obligation', that women have progressively less choice other than to do so. 'Duty' is implicated in 'obligation', with the salient aspects being that women have less scope to resist the roles and activities imposed upon them structurally (for example through legal contracts or moral norms), or situationally (through the absence of spouses or male assistance), and that duty often becomes 'internalised', perceived as non-negotiable, and binding (Chant, 2007a).

The first element in my proposed construct of a 'feminisation of responsibility and/or obligation' might best be defined as a diversification and intensification of women's inputs to household survival versus stasis or diminution of men's (Chant, 2008:178; see also Table 1 for a condensed summary of the main elements and evidence/outcomes).

PLEASE INSERT TABLE 1 HERE

Relating to discussion of female labour force participation later in this paper, growing numbers of women of all ages in the three case study countries, are working for income, as well as undertaking the bulk of unpaid reproductive tasks for male household members, who are not only finding it harder to perform 'breadwinning' roles, but are not increasing their participation in reproductive work either.

In a recent analysis by UNRISD (2010) covering Argentina, Nicaragua, the Republic of Korea, Tanzania, South Africa and India, it was found that women spend fewer hours in work which is paid or deemed of enough 'productive' value to be included in the System of National Accounts (SNA), but work more hours in total. In addition, in all six countries, women spend more than twice as much time as men in unpaid carework, and in India, ten times more. Generally speaking, the disparity between hours of men's and women's work is most marked among low-income groups, and, as noted by Pineda-Ofreneo and Acosta (2001:3) in relation to the Philippines, the '... poorer the household, the longer women work'.

A second element in the 'feminisation of responsibility and/or obligation' thesis is that women's mounting burdens of coping with poverty do not seem to enable them to secure more cooperation or effort from men, perhaps most usefully epitomised as persistent and/or growing gender disparities in capacity to negotiate obligations and entitlements in households (Chant, 2008: 179; see also Table 1 above).

As indicated by many of the interview extracts in Box 1 women in The Gambia, Philippines and Costa Rica profess to have little choice other than to deal with poverty on a daily basis, working harder in and outside the home, and allowing themselves minimal scope for rest and recreation, or personal over collective expenditure. It is also apparent, not just from field responses and observations in these contexts, but across a wider body of research on a range of countries, that men are able to evade the daily toil and drudgery of domestic life in various ways. While not all men everywhere exercise a prerogative of 'domestic detachment', it is not uncommon for a substantial number to retain their own earnings (and/or rely on those of wives or other household members), to absent themselves from the home to spend time with male friends, and/or to seek refuge in escapist pursuits such as drug-taking, drinking, and extra-marital affairs. Many of these pursuits provide men with a space in which they are spared from round-the-clock immersion in the suffering of selves and others, and at one level such 'escape valves' can attenuate the likelihood of domestic conflict and violence. However, this self-same behaviour can also provoke gendered antagonisms, not to mention further prejudice the well-being of other household members. For example, where men fall ill due to repeated heavy drinking, or as a result of liaisons with other sexual partners, they may become unable to work. This not only

leads to loss of a ‘male breadwinner’s’ earnings, but places the onus on others to find the money for formal medical attention, and to provide unpaid home-based healthcare (Delamonica et al, 2004; Nakray, 2010).

Some women in receipt of scant support from male partners find the economic or psycho-social wherewithal to establish their own households. However, others may not be able to do so, and are abandoned to the extremes of servitude and inequality frequently endorsed by culturally-condoned expectations of female altruism (Brickell and Chant, 2010; Kabeer, 2005). The chances of women negotiating increased financial help, or contributions of labour from their husbands in or outside the home, seemed negligible in all my case study localities, leaving women with no choice other than to carry the can. As emphasised in a group meeting with elderly Gambian female vegetable sellers, women are ‘slaves’ to men and ‘very backward’ ... ‘this is our culture, we have to accept’ (Chant, 2007a:150). Moreover, in some cases I got the sense that women were effectively ‘re-doubling’ their efforts to live up to idealised norms of ‘good wives’ and ‘dutiful daughters’, possibly to lessen the blow to male pride emanating from female ‘encroachment’ into the traditionally ‘masculine’ terrain of paid work

Leading on from this, the final element in my ‘feminisation of responsibility and/or obligation’ proposal is what might be termed an increasing disarticulation between gendered investments/responsibilities and rewards/rights (Chant, 2008: 182). Effectively this refers to the fact that while responsibilities for dealing with poverty are feminising, there is no commensurate increase in women’s rights and rewards. By contrast, men seem to retain their traditional privileges and prerogatives such as control over income and household decision-making, various social freedoms, and so on, even as their own inputs lessen absolutely, as well as relatively.

The pervasive detachment of gendered inputs and investments from rights and rewards, conceivably threatens a new and deeper form of female exploitation. Neglect of such portents within conventional interpretations of the ‘feminisation of poverty’ has conceivably been partly responsible for a range of problems in policy-making and implementation around women’s poverty (UNRISD, 2005). Indeed, due to the rather myopic focus on women, and incomes, the principal policy outcome of ‘feminisation of poverty’ thinking has been to ‘feminise’ anti-

poverty programmes (ECLAC,2004b). This process has arguably been counterproductive insofar as it has tended to push even more of the burden of dealing with poverty onto women's shoulders, and thereby contributed to the very problem it is allegedly attempting to solve.

The 'feminisation of poverty' and its translation into policy responses

Despite a weak record of elaboration and substantiation of the 'feminisation of poverty', this 'pithy and polyvalent phrase' (Molyneux,2007:18) has proved extremely expedient in galvanising attention to women among planners and policymakers beyond as well as within GAD circles (Chant, 2007a).

As part and parcel of a progressive wedding of gender equality to poverty reduction there has also emerged in the policy rhetoric what Rodenberg (2004:iv) describes as a 'win-win' formula which links greater gender equity with economic growth and poverty alleviation. As exemplified by a statement issued by the Asian Development Bank (2002:135) in the context of its mission to improve the quality of life in member countries, the '...overarching goal of poverty reduction is closely linked to improving the status of women, since equity – especially gender equity – is now recognised as an essential factor in transforming growth to development and reducing poverty'. Across the Global South more generally, women's 'economic empowerment' through welfare and productivity investments has progressively been deemed crucial to achieving gender equality, eliminating poverty, and leading to development which is 'truly sustainable' (Rodenberg, 2004; UNDP, 2010).

Policy problems related to the 'feminisation of poverty'

Notwithstanding the possible risks of diverting development finance from women, the need for scrutiny and circumspection around the 'feminisation of poverty' is imperative precisely because of the way it has directed policy. One of the overriding cautions raised in feminist circles to date concerns the dangers attached to instrumentalising women to alleviate poverty, despite ostensible gestures towards 'empowering' them in the process (see Chant and Sweetman, 2012; Mayoux,2006; Molyneux, , 2006;). As noted by de Vylder (2004), struggles for gender equality

as a basic human right are prone to become eclipsed by an agenda of economic efficiency dominated by expectations of what the World Bank (,2002) has coined the ‘returns’ and ‘pay-offs’ from investing in women (Bradshaw and Linneker, 2001; González de la Rocha, 2007; Kabeer, 2005; Molyneux, , 2007). Such tendencies arguably exacerbate a longer-observed trend, particularly noted in the post-1980 era of neoliberal restructuring, for, women to end-up working for development, rather than development working for women (Blumberg,1995; Elson, 1991; Moser, 1993).

The likelihood that an insidious ‘business case’ for investing in gender (Zuckerman, 2007) will let-up any time soon seems doubtful. While not disputing that reducing poverty and promoting economic growth might be highly desirable in themselves, the question remains as to whether such objectives should be so tightly bound to ‘gender’ (Jackson, 1997). Where such dense intertwining occurs, the risk is that this may compromise potential departures from a situation whereby women are used as ‘unpaid or underpaid providers of family or social welfare services’, and ‘only marginally treated as autonomous individuals entitled to rights and benefits related to activities designed to improve their quality of life’ (ECLAC, 2004b:54).

Beyond this, the preponderant focus on women alone in anti-poverty policies is not only intrinsically inimical to women, but in sidelining men and gender relations, can also act to the detriment of advancing gender transformation more broadly (Chant and Gutmann, 2000; Cornwall and White, 2000). Not only do women end-up as the duty-bearers for household poverty alleviation, but men’s exclusion can effectively excuse and/or alienate them from obligations, as well as potentially exacerbate tendencies to stereotypically ‘disaffected male behaviour’ such as violence in the home and community, or drug or alcohol abuse (Chant and Gutmann, 2000; Khundker, 2004; Molyneux, 2007; Moser and McIlwaine, 2004), none of which is good for women.

While some anti-poverty interventions such as CCTs intensify women’s unpaid work, others, and perhaps most notably microfinance schemes, call upon women to increase their contributions to household income.

Addressing women's poverty through microfinance: intensifying women's paid work

In microfinance schemes the emphasis on women's 'productive' labour, on the surface might appear 'empowering'. Indeed, given women's historically limited access to formal credit, the availability of loans arguably affords welcome opportunities for women to embark upon and/or strengthen their entrepreneurial ventures, to improve personal wellbeing and economic status, and thereby to challenge gender unequal norms, as argued, inter alia, by Bali Swain (2010) in relation to the Self Help Group (SHG) Bank Linkage Programme in India.

However, not all readings are so positive. Garikipati's (2010) discussion of the self-same SHG Bank programme in the context of southern India, for example, points out that many women's loans end-up invested in assets that are primarily controlled by husbands, or are used for household production or consumption, neither of which help women with loan repayments. Indeed, in order to refund their loans women are often forced to undergo the 'disempowering' process of having to work harder as wage labourers, while also experiencing a growing gendered resource divide at the domestic level (Garikipati, 2010).

Again, therefore, an exclusive focus on women and on income, coupled with insufficient attention on the part of implementing institutions to gendered barriers to women's personal autonomy, gives rise to a situation in which advances towards female 'empowerment' are held in check. As argued by Sholkamy (2010: 257): 'Alleviating poverty and enabling women to make some income can better lives, but the enabling environment that confirms the right to work, to property, to safety, to voice, to sexuality, and to freedom is not created by sewing machines or micro-credit alone'.

Over and above these concerns, the limitations of microfinance in offering a meaningful pathway out of gendered poverty, let alone any assurance of 'female empowerment', are compounded by the small size of loans, stringent stipulations on repayment, lack of specialist guidance in enterprise growth, lack of dynamism in the local or wider economy, and grassroots needs to divert loans to solving repeated crises of domestic consumption (Bibars, 2010; Casier, 2010).

Indeed, here it is also necessary to consider the fact that whatever kind of work women do, with or without the injection of microcredit, this tends to command poor pay and profits, frequently as a result of the diverse demands upon women exacted by the social and physical environments in which they operate.

Perhaps the most significant challenges to women's double-burdens of productive and reproductive labour are to be found in urban slums where housing is often of poor quality, services are lacking, and paltry transport connections fail to provide safe, affordable and effective access by peri-urban residents to the hubs of economic activity in towns and cities.

Women, employment and income-generating activities in cities of the Global South

Women currently constitute an estimated 40% of the global labour force (World Bank, 2011). Notwithstanding that this share is undoubtedly underestimated by official statistics insofar as these typically exclude the marginal kinds of income-generating ventures in which women in the Global South are commonly involved, in recent decades female labour force participation in poor countries has increased most markedly in those which are rapidly urbanising. A prime example is Bangladesh, where, between 1995 and 2000 alone, the labour force participation of women aged 20-24 years grew by nearly 250% (ibid).

While the expansion of urban-based economic sectors has generated new opportunities for female employment and income-generation, particularly in commerce and services, increasing levels of women's employment have been shadowed by a notable 'informalisation of labour' across developing regions, especially since the debt crisis and neoliberal economic reforms of the 1980s. As a result the 'feminisation of labour' has not only been used to describe the rising presence of women in paid work, but also the fact that increasing numbers of jobs in the global economy have come to be marked by attributes normally associated with women's activities, most of which are poorly paid and informal in nature, and lacking in social protection and benefits such as maternity leave (Chen et al, 2004; UN-DESA/UNDAW, 2010; UNRISD, 2010). Informal employment, in turn, has traditionally been equated with own-account income-

generating activities, unpaid family labour, and subcontracted outwork, which are now broadly referred to under the term ‘vulnerable employment’ introduced by the International Labour Organisation (ILO, 2011). This is despite the fact that own-account business ventures are often perceived as positive by women, and, in a situation of marginal opportunities in salaried employment, can tap into global as well as local pathways to status and financial well-being (Langevang and Gough, 2012).

Yet by the same token, globalisation can be harmful to certain sub-groups of businesswomen, as in the case of dressmakers in Accra, Ghana (Gough and Yankson, 2011), with the more general proviso that women are not only over-represented in both informal and vulnerable employment but are also more likely to be under-employed, as well as unemployed, as youth and adults (ILO, 2010; UN-DESA, 2010). Moreover, the current wave of un- and underemployment sweeping developing countries in the wake of the 2007/2008 global financial crisis seems to be impacting women the hardest (Floro et al, 2010; Horn, 2010; Tacoli, 2012).

Barriers to gender equality in urban productivity and remuneration

Stemming to a large degree from women’s ‘reproduction tax’ (Palmer, 1992), and to other discriminatory practices in the home, as well as in the labour market and society at large, gender gaps remain significant in terms of where women and men are engaged in urban labour markets in developing countries (for example, in industry and services), and on what basis, notably ‘formal’ or ‘informal’ (Chen et al, 2004; Heintz, 2006). Many women have no choice other than to be engaged in informal, own-account ventures because they have such narrow windows of opportunity in other domains. In respect of gender divisions in formal factory work, for instance, women tend only to feature prominently in export-processing branch plants where multinationals recruit them largely on account of assumptions that they represent a docile, but reliable, labour force who can be paid lower wages than men at higher rates of efficiency (UN Women, 2011). Although other ‘formal’ occupations have opened-up for urban women by the digital economy, these have tended to remain the preserve of more educated, better-off, women, (Patel, 2010).

Gaps between women and men in terms of occupational prestige and poverty risk are marked in the informal economy proper (Chant and McIlwaine, 2009; Chen, 2010; Meagher, 2010). This owes to several factors including women's restricted use of space, their lower levels of skills and job experience, limited access to start-up capital, and their secondary or unpaid role in family businesses (Chant, 2007b; Chen et al, 2004). Indeed, notwithstanding that informal businesses are likely to be under-represented in the statistics, it appears that business ownership among women is fractional compared to men, with only 1-3% of employed women in developing regions being 'employers', as against twice this proportion among their male counterparts, with the greatest disparity in Northern Africa where only 2% of employed women employ others, compared with 13% of employed men (UN Women, 2012). On the whole, women's 'own-account' businesses are 'solo ventures', and as a result of gendered constraints on spatial mobility arising from moral and social norms, along with the demands placed on women by reproductive work, women's informal economic activities are commonly based at home.

PLEASE INSERT FIGURE 1 HERE

As a general rule, low-income women's home-based enterprises are small-scale and under-capitalised. They also routinely revolve around food, and other domestic activities which dovetail closely with women's reproductive roles, symbolically as well as pragmatically. In The Gambia, for instance, low-income women's 'doorside' enterprises typically comprise the selling of fruits, snacks or breakfast delicacies. In Costa Rican slums, women prepare fruit juice ices and 'empanadas' (pastries), as well as take in washing or sewing. In the Philippines, where a higher level of diversification in informal work may be accounted for by the substantial existence of export-processing factories, many women engage in sub-contracted assembly work for pyrotechnic (firework), footwear or fashion accessory firms. In addition, women not only operate small 'sari-sari' (grocery) stores and run home-based eateries (*carinderias*), but may also branch out into establishing domestic-based *mahjong* parlours (for the playing of card-games, dominoes and so on), and 'neighbourhood cinemas' where DVDs are projected onto bare walls or improvised screens such as bed-sheets. Yet despite the ingenuity of such enterprises, profits are often as sparse as they are volatile, going some way to account for the fact that gender gaps in

earnings tend to be greater in the informal than the formal economy (Chant and Pedwell, 2008; Chen et al, 2004; Heintz, 2010).

Home-based enterprise in urban slums: the multiple challenges of land, space, services infrastructure, and connectivity

On top of the numerous, ‘mutually-reinforcing constraints’ (Chen et al, 2004) to micro-enterprise among poor women in general, which emanate from lack of property and resources, income, credit, skills, marketing support and expertise, and so on (ibid.; Mayoux, 2001), the profitability of own-account income-generating ventures is perhaps particularly marked for female slum dwellers, highlighting the importance of considering women’s entrepreneurialism in relation to their residential circumstances.

One major factor is that slums are frequently located on the periphery of cities, which precludes ready access to remunerative markets, especially in the context of inadequate and often unsafe transport links (Kunieda and Gauthier, 2007).

Another is that slum-dwelling women usually have extremely heavy reproductive time burdens to contend with (Chant, 2013; Tacoli, 2012). Despite limited quality research on service provision and women’s time poverty (Morrison et al, 2010), evidence from small-scale qualitative studies suggests that gender-inequitable time burdens resulting from service deficits are severe, and impose a range of direct and indirect constraints on women’s ability to participate in economic activities (Chant, 2007b).

Where decent services do not exist, or are unaffordable due to privatisation or the need to rely on informal providers, women have to engage in several forms of compensatory labour. One case in point is where dwellings lack mains-supplied water, and thereby force women to collect this indispensable resource from public standpipes, wells, boreholes, rivers, or storage drums served by private tankers. Even if journeys are short in terms of distance, they may entail; an inordinate length of time to undertake when it comes to traversing inhospitable terrain, carrying heavy

vessels, and/or queuing at communal outlets (Chant, 2013). At communal sources, in turn, women frequently have to compete with one another for space, or in taking turns to fill buckets from neighbourhood faucets, exacerbating the stress and conflict entailed in routine chores (Miraftab, 2001). The costs of water purchased on the open market, such as from cart vendors or tankers may also be prohibitive, at up to 8-10 times higher from private than public suppliers (Chant, 2007b; Hughes and Wickeri, 2011).

Other service deficiencies exact similar tolls on women. Where electricity is unavailable, for example, or user charges are too costly for the poor, time has to be spent gathering or buying fuel and making fires to cook meals and heat water, as well as to shop on a daily basis due to lack of refrigeration. Where there is no municipal rubbish collection, or people cannot afford to pay for private waste contractors, women have to dispose of solid waste, and in cases where there is no domestic sanitation, faecal matter and waste water too (Khosla, 2009). Needless to say that having to care for young children in these contexts exacerbates the difficulties, and adds massively to women's 'time poverty' (Chant, 2007b; Gammage, 2010; Morrison et al, 2010). The imperative of caring for children while also undertaking remunerative work in the domestic environment raises a further issue of a more socio-political nature, notably that the contributions women make are perceived as of less value, even where husbands may run home-based family businesses too. As highlighted by Miraftab (1996:67) in the context of slums in Guadalajara, Mexico, where women often perform sub-contracted outwork in their homes: 'The mixed use of time and space by female homeworkers may create a disadvantaged situation whereby ... women's economic role within the family is rendered invisible'.

Service and shelter deficiencies not only compromise women's engagement in income-generating work through an onerous 'reproduction tax', but also exert constraints on the possibilities and profitability of home-based enterprise in their own right. For example, laundry work is excessively difficult where water supplies are scarce, sporadic or distant from people's homes, where there is limited space to hang clothing, and where lack of electrical power means that ironing has to be done with dangerous charcoal-heated implements instead. Redoubtable challenges also present themselves with regard to preparing food for sale in unserviced and insanitary conditions. Further complications arise where women do not own or control their

property, or have insecure tenure and are not at liberty to determine whether parts of the dwelling or land plot can be dedicated to commercial or productive activity (Chant, 2007b, 2013;). On top of this, if adult women do embark on income-generating activities, this can have serious inter-generational implications for human capital formation. This is especially so among younger women, for whom the transfer of substantial responsibility for reproductive tasks can jeopardise their education, training and job experience (CPRC, 2010; González de la Rocha, 2007).

Coupled with the constraints of infrastructural deficiencies, and limited local markets (Gough and Yankson, 2011), it is no surprise that competition among women whose limited skills and training, and exiguous start-up capital, confine them to a narrow range of under-capitalised activities, can also lead to a ‘discouraged labour effect’ ultimately leading to workforce drop-out (Standing, 1999).

In light of the above, it has to be asked whether typical policy responses to the ‘feminisation of poverty’, which usually require even more time, effort and obligation on the part of women, are effectively addressing the sources of women’s multidimensional privations, especially for those living in slum conditions. While stimulating enterprise, through microfinance and other initiatives such as education and vocational training, might be regarded as an individually-oriented and capacity-building approach to ‘female empowerment’ and poverty alleviation, we must recognise that women are already stretched in multiple directions through diverse burdens of paid and unpaid work, and that by piling more of the onus of exiting poverty on the shoulders of women alone the prospects of their becoming truly ‘empowered’ are substantially undermined. As Elson (1999:13) famously identified, women are an ‘over-utilised not an under-utilised resource’ .

Conclusion: reflections and suggestions for policy

The acceptance of a ‘feminisation of poverty’ in policy circles has conceivably been positive insofar as it has raised the visibility of women in poverty discourses and granted them more attention in anti-poverty initiatives. In many cases this has comprised attempts to increase women’s access to material resources as a route to widening their choices, especially when

considering microfinance and employment promotion (UNIFEM, 2000). Such initiatives are thought to ‘empower’ women, even if understandings of ‘empowerment’ remain rather narrow (Kabeer, 2005; Mayoux, 2006; Parpart, 2002). Indeed, a related problem pointed-up by Johnson (2005:57) is that most mainstream poverty programmes have not only been more concerned with addressing the “condition rather than the position of poor women, but have also failed to challenge men’s condition or position” (emphasis in original). Thus even where programmes nominally make women a priority, and aim to boost women’s autonomy, status and well-being, they may be condemned to failure given that the ‘feminisation of poverty’ is ... “an issue of inequality that extends to the very basis of women’s position in economic relations, in access to power and decision-making, and in the domestic sphere. It is emphatically not addressed in a sustainable manner solely by measures to improve the material conditions of women” (ibid).

In order to make the ‘feminisation of poverty’ a more effective tool for analysis and policy it is necessary to re-shape the construct in such a way that this embraces the truly multidimensional nature of gendered poverty, and here the notion of a ‘feminisation of responsibility and/or obligation’ might be a useful first step. Indeed, if the factors comprised in the latter formulation are not heeded then the present tendency to ‘feminise’ anti-poverty programmes along narrowly-defined lines is likely only to continue to exacerbate gender disparities. In effect women are expected to put more effort into unpaid work (through CCTs), as well as into paid activities (through microfinance, employment promotion and so on). Yet as Sen (1995: 12) reminds us, it is essential to recognise that: “they [women] are workers in both spheres [production and reproduction] – those most responsible and therefore with most at stake, those who suffer most when the two spheres meet at cross-purposes, and those most sensitive to the need for better integration between the two”.

In the spirit of effecting ‘better integration’ and to move towards policy initiatives which might better support poverty alleviation and female empowerment, one major challenge is to eradicate the persistent blind spot whereby unpaid reproductive labour is deemed of no economic value, or ‘naturalised’ as ‘women’s work’, is regarded as infinite, and is taken for granted (Budlender, 2004; Molyneux, 2007). This is especially pertinent in urban slums, where women face myriad intersecting barriers both to the performance of domestic work expected by gender norms, as

well as to entrepreneurial activities. In the process of rectifying this situation, it is vital to eschew the tendency for gender issues to be broached “within existing development paradigms without attempting to transform an overall development agenda whose ultimate objective is economic growth as opposed to equity” (Schech and Dev, 2007: 14). This arguably requires dropping the ‘smart economics’ thinking which informs such views that women’s reproductive labour is only a problem in as much as it leaves women’s capabilities to contribute to the broader economy “confined and untapped” (UNDP, 2010:63).

Leading on from this, policies which aim to alleviate women’s poverty through capitalising on essentialist gender stereotypes and burdening them further, need to address the household and familial regimes which perpetuate gendered divisions of labour and power, and to question the wisdom of the continued exclusion of men. Indeed, if as much effort had been put in to engaging men in reproductive labour, as women have been encouraged to perform paid as well as unpaid labour over the past several years, this may well have accelerated progress towards gender equality. When gendered norms and relations continue largely unaddressed except in the form of being utilised and exploited, then disparities arguably not only reproduce themselves, but intensify. This brings to bear the crucial paradox raised by Molyneux (2007) that ‘women-only’ policy interventions have probably played a part in the resilience of traditional gendered norms. In the context of microfinance, this includes the all-too-frequent scenario where men command the economic resources gained by women.

While accepting increasing numbers of endorsements of the nature that “... women not only bear the brunt of poverty, but their empowerment is key to its reduction” (Khosla, 2009:7), it is vital to ensure that this does not entail women becoming further mired in a situation of disproportionate burdens and unjust demands. Thinking about the ‘feminisation of poverty’ from a more multidimensional vantage point calls not only for increasing women’s access to income and enterprise, but to shore up the public resources necessary for improving the physical environments in which they manoeuvre, while at the same time tackling the unequal gender relations which permeate the ‘private’ realm of households within as well as beyond urban environments in the Global South.

If the hitherto ‘North-centric’ field of family businesses is to become more gender-aware, and more geographically-inclusive in future, then stock needs to be taken of the fact that the majority of ‘family firms’ or ‘own-account’ businesses in developing countries involve poor women whose barriers to entrepreneurial advances are severely constrained by a combination of macro-economic and gendered injustices that cannot necessarily be answered by local-level micro-social adjustments, especially where these entail female self-exploitation. Greater dialogue and knowledge exchange between diverse bodies of research, policy and activism in different parts of the world may well provide fruitful avenues for ‘en-gendering’ analysis of, and practices within, business environments across the North-South ‘divide’.

Notes

1. Restrictions on wordlength entailed the omission of several references from the original version of this paper for which my apologies to authors who should otherwise have been cited,

References

- Asian Development Bank (ADB) (2002) *Sociolegal Status of Women in Indonesia, Malaysia, Philippines, and Thailand* (Manila: ADB).
- Asian Development Bank (ADB) (2003) *Policy on Gender and Development* (Manila: ADB).
- Bali Swain, R. (2010) ‘Impacting Women through Financial Services: The Self Help Group Bank Linkage Programme in India and its Effects on Women’s Empowerment’, in Sylvia Chant (ed.) *International Handbook on Gender and Poverty: Concepts, Research, Policy* (Cheltenham: Edward Elgar), 594-8.
- Bedford, K. (2008) ‘Governing Intimacy in the World Bank’, in Rai, S. and Waylen, G. (eds), *Analysing and Transforming Global Governance: Feminist Perspectives* (Basingstoke: Palgrave Macmillan), 84-106.
- Bibars, I. (2001) *Victims and Heroines: Women, Welfare and the Egyptian State* (London: Zed).
- Bibars, I. (2010) Gender and Poverty in Egypt: Do Credit Projects Empower the Poor and the Destitute?, in Chant, S. (ed.) *International Handbook on Gender and Poverty: Concepts, Research, Policy* (Cheltenham: Edward Elgar), 581-6.
- Blumberg, R. L. (1995) ‘Introduction: Engendering Wealth and Well-Being in an Era of Economic Transformation’, in Blumberg, R.L., Rakowski, C., Tinker, I. and Monteón, M. (eds) *Engendering Wealth and Well-Being: Empowerment for Global Change* (Boulder: Westview), 1-14.
- Bradshaw, S. and Linneker, B. (2001) Challenging Poverty, Vulnerability and Social Exclusion in Nicaragua: Some Considerations for Poverty Reduction Strategies. *The Nicaraguan Academic Journal – NAJ*, 2:2, 186-224.
- Brickell, K. and Chant, S. (2010) ‘“The Unbearable Heaviness of Being”’: Reflections on Female Altruism in Cambodia, Philippines, The Gambia and Costa Rica’, *Progress in Development Studies*, 10:2, 145-59

- BRIDGE (2001) Briefing Paper on the 'Feminisation of Poverty' (prepared for the Swedish International Development Cooperation Agency). *BRIDGE Report No.59* (Brighton: Institute of Development Studies, University of Sussex).
- Budlender, D. (2004) *Why Should We Care About Unpaid Care Work?* (New York: United Nations Development Fund for Women).
- Casier, B. (2010) The Impact of Microcredit Programmes on Survivalist Women Entrepreneurs in The Gambia and Senegal, in Sylvia Chant (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy* (Cheltenham/Northampton: Edward Elgar), 612-17.
- Chant, S. (2007a) *Gender, Generation and Poverty: Exploring the 'Feminisation of Poverty' in Africa, Asia and Latin America* (Cheltenham: Edward Elgar).
- Chant, S. (2007b) *Gender, Cities and the Millennium Development Goals in the Global South*, LSE Gender Institute, New Series Working Paper, Issue 21, London. (<http://www.lse.ac.uk/collections/genderInstitute/pdf/CHANT%20GI.pdf>)
- Chant, S. (2008) 'The "Feminisation of Poverty" and the "Feminisation" of Anti-poverty Programmes: Room for Revision?', *Journal of Development Studies*, 44:2, 165-97.
- Chant, S. (2013) 'Cities Through a "Gender Lens": A Golden "Urban Age" for Women in the Global South?', *Environment and Urbanisation*, 25:1, 1-21.
- Chant, S. with Craske, N. (2003) *Gender in Latin America* (London/New Brunswick: Latin America Bureau/Rutgers University Press).
- Chant, S. and Gutmann, M. (2000) *Mainstreaming Men into Gender and Development: Debates, Reflections and Experiences* (Oxford: Oxfam).
- Chant, S. and McIlwaine, C. (2009) *Geographies of Development in the 21st Century: An Introduction to the Global South* (Cheltenham: Edward Elgar).
- Chant, S. and Pedwell, C. (2008) *Women, Gender and the Informal Economy: An Assessment of ILO Research, and Suggested Ways Forward* (Geneva: International Labour Organisation)(http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_091228.pdf)
- Chant, S. and Sweetman C. (2012) 'Fixing Women or Fixing the World? "Smart Economics", Efficiency Approaches and Gender Equality in Development', *Gender and Development*, 20:3, 517-29
- Chen, M. A. (2010) 'Informality, Poverty, and Gender: Evidence From the Global South', in Sylvia Chant (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy* (Cheltenham: Edward Elgar), 463-71.
- Chen, M., Alter; Vanek, J. and Carr, M. (2004) *Mainstreaming Informal Employment and Gender in Poverty Reduction: A Handbook for Policy-makers and other Stakeholders* (London: Commonwealth Secretariat).
- Chrisman, J.J., Kellermanns, F.W., Chan, K.C. and Liano, K. (2010) Intellectual Foundations of Current Research in Family Business: An Identification and Review of 25 Influential Articles, *Family Business Review*, 23:1, 9-26.
- Chronic Poverty Research Centre (CPRC) (2010) *Stemming Girls' Chronic Poverty* (London: ODI). (<http://www.chronicpoverty.org/publications/details/stemming-girls-chronic-poverty>)
- Comisión Económica Para América Latina (CEPAL) (2001) *Panorama Social de América Latina 2000-2001* (Santiago: CEPAL) (www.cepal.org).
- Cons, J. and Paprocki, K. (2010) 'Contested Credit Landscapes: Microcredit, Self-help and Self-determination in Rural Bangladesh', *Third World Quarterly*, 31:4, 637-54.

- Cornwall, A. (2000) 'Missing Men? Reflections on Men, Masculinities and Gender in GAD', *IDS Bulletin*, 31:2, 18-27.
- Cornwall, A. (2003) 'Whose Voices? Whose Choices? Reflections on Gender and Participatory Development', *World Development*, 31:8, 1325-1342.
- Cornwall, A. and White, S. (2000) Men, Masculinities and Development: Politics, Policies and Practice. *IDS Bulletin*, 31:2, 1-6.
- Coutts (2012) *Women in Family Business*. Family Business Briefing Paper (London: Coutts)
- Delamonica, E., Donahue, M. and Minujin, A., (2004) *Children Living Only With Their Mothers. Are They Disadvantaged?* Report to UNICEF (New York: UNICEF).
- Economic Commission for Latin America and the Caribbean (ECLAC) (2004a) *Social Panorama of Latin America 2004* (Santiago de Chile: ECLAC).
- Economic Commission for Latin America and the Caribbean (ECLAC) (2004b) *Roads Towards Gender Equity in Latin America and the Caribbean* (Santiago de Chile:ECLAC).
- Elson, D. (1991) 'Structural Adjustment: Its Effects on Women', in Tina Wallace with Candida March (eds) *Changing Perceptions: Writings on Gender and Development* (Oxford: Oxfam), 39-53.
- Elson, D. (1999) *Gender Budget Initiatives*. Background Paper (London: Commonwealth Secretariat).
- Floro, M. S.; Tas, E. O. and Törnqvist, A. (2010) *The Impact of the Global Economic Crisis on Women's Wellbeing and Empowerment* (Stockholm:Sida).
- Gammage, S. (2010) 'Time Pressed and Time Poor: Unpaid Household Work in Guatemala', *Feminist Economics*, 16:3, 79-112.
- Garikipati, S. (2010) 'Microcredit and Women's Empowerment: Understanding the "Impact Paradox" With Particular Reference to South India', in Sylvia Chant (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy*. Edward Elgar: Cheltenham/Northampton, 599-605.
- González de la Rocha, M. and Grinspun, A. (2001) 'Private Adjustments: Households, Crisis and Work', in Grinspun, A., (ed.) *Choices for the Poor: Lessons from National Poverty Strategies* (New York:UNDP) 55-87.
- González de la Rocha, M. (2007) 'The Construction of the Myth of Survival', *Development and Change*, 38:1, 45-66.
- Gough, K. and Yankson, P. (2011) 'A Neglected Aspect of the Housing Market: The Caretakers of Peri-urban Accra, Ghana', *Urban Studies*, 48:4, 793-810.
- Heintz, J. (2006) *Globalisation, Economic Policy and Employment: Poverty and Gender Implications*. Employment Strategy Paper 2006/3. Employment Policy Unit, Employment strategy Department, ILO, Geneva. (www.ilo.org)
- Heintz, J. (2010) 'Women's Employment, Economic Risk and Poverty', in Sylvia Chant (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy* (Cheltenham: Edward Elgar), 434-9.
- Horn, Z. E. (2010) 'The Effects of the Global Economic Crisis on Women in the Informal Economy: Research Findings from WIEGO and the Inclusive Cities Partners', *Gender and Development*, 18:2, 263-76.
- Hughes, K. and Wickeri, E. (2011) 'A Home in the City: Women's Struggle to Secure Adequate Housing in Urban Tanzania', *Fordham International Law Journal*, 34:4, 788-929 (Special Report) (<http://law.fordham.edu/publications/index.ihtml?pubid=300>)

- International Labour Organisation (ILO) (2010) *Global Employment Trends 2010* (Geneva: ILO)(http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_elm/---trends/documents/publication/wcms_120471.pdf)
- International Labour Organisation (ILO) (2011) *Global Employment Trends 2011: The Challenge of a Jobs Recovery* (Geneva: ILO).
- Jackson, C. (1997) 'Post Poverty, Gender and Development', *IDS Bulletin*, 28:3,145-155.
- Johnson, R. (2005) 'Not a Sufficient Condition: The Limited Relevance of the Gender MDG to Women's Progress', in Caroline Sweetman (ed.) *Gender and the Millennium Development Goals* (Oxford: Oxfam), 56-66.
- Kabeer, N. (1996) 'Agency, Well-being and Inequality: Reflections on the Gender Dimensions of Poverty', *IDS Bulletin*, 27:1, 11-21.
- Kabeer, N. (2005) 'Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millennium Development Goal', in Caroline Sweetman (ed.) *Gender and the Millennium Development Goals* (Oxford: Oxfam),13-24.
- Khosla, R. (2009) *Addressing Gender Concerns in India's Urban Renewal Mission* (New Delhi: UNDP). (<http://data.undp.org.in/dg/pub/AddressingGenderConcerns.pdf>).
- Kunieda, M.A and Gauthier, A.(2007) *Gender and Urban Transport: Smart and Affordable* (Eschborn:GTZ). ([http://www.itdp.org/documents/7aGenderUT\(Sept\).pdf](http://www.itdp.org/documents/7aGenderUT(Sept).pdf)).
- Khundker, N. (2004) 'A Gentle Touch? Gender and the World Bank: A Critical Assessment'. Paper prepared for the event: 'Reforming the World Bank: Will the Gender Mainstreaming Strategy Make a Difference?', hosted by the Neirich Boell Foundation, Gender Action and Bank Information Centre, Washington DC. (http://www.genderaction.org/images/Khundker_GentleTouch.pdf).
- Langevang, T. and Gough, K. (2012) 'Diverging Pathways: Young Female Employment and Entrepreneurship in Sub-Saharan Africa', *The Geographical Journal*, 178:3, 242-52.
- Mayoux, L. (2001) 'Tackling the Downside: Social Capital, Women's Empowerment and Micro-finance in Cameroon', *Development and Change*, 32:3, 435-63.
- Mayoux, L. (2006) 'Women's Empowerment through Sustainable Micro-finance: Rethinking "Best Practice"'. Discussion Paper, Gender and Micro-finance website (<http://www.genfinance.net>).
- Meagher, K. (2010) 'The Empowerment Trap: Gender, Poverty and the Informal Economy in sub-Saharan Africa', in Sylvia Chant (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy* (Cheltenham: Edward Elgar), 472-7.
- Medeiros, M. and Costa, J.a (2006) *Poverty Among Women in Latin America: Feminisation or Over-representation?* Working Paper No.20 (Brasilia: International Poverty Centre).
- Miraftab, F. (1996) 'Space, Gender and Work: Home-based Workers in Mexico', in Boris, E. and Prügl, E. (eds), *Homeworkers in Global Perspective: Invisible No More* (New York: Routledge) 63-80.
- Miraftab, F (2001) 'Risks and Opportunities in Gender Gaps to Access Shelter: A Platform for Intervention', *International Journal of Politics, Culture and Society*, 15:1, 143-60.
- Molyneux, M. (2006) 'Mothers at the Service of the New Poverty Agenda: Progres/ Oportunidades, Mexico's Conditional Transfer Programme', *Journal of Social Policy and Administration*, 40:4, 425-49.
- Molyneux, M. (2007) *Change and Continuity in Social Protection in Latin America: Mothers at the Service of the State*, Gender and Development Paper 1 (Geneva: United Nations Research Institute for Social Development) (www.unrisd.org) (accessed 31 July 2008).

- Morrison, A. Raju, Dhushyanth and Singa, Nistha (2010) 'Gender Equality, Poverty Reduction, and Growth: A Copernican Quest', in Ravi Kanbur and Spence, M. (eds) *Equity and Growth in a Globalising World* (Washington DC: World Bank on behalf of the Commission on Growth and Development), 103-29.
(http://www.growthcommission.org/storage/cgdev/documents/volume_equality/equityandgrowth_hsansch8.pdf).
- Moser, C. (1993) *Gender Planning and Development: Theory, Practice and Training* (London: Routledge).
- Moser, C. and McIlwaine, C.,(2004) *Encounters with Violence in Latin America* (London: Routledge).
- Nakray, K., (2010) 'Gender, HIV/AIDS and Carework in India: A Need for Gender-sensitive Policy', in Chant, S., (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy* (Cheltenham: Edward Elgar), 333-8.
- Palmer, I., (1992) 'Gender, Equity and Economic Efficiency in Adjustment Programmes', in Afshar, H. and Dennis, C. (eds.) *Women and Adjustment Policies in the Third World* (Houndmills: Macmillan), 69-83.
- Parpart, J. (2002) 'Gender and Empowerment: New Thoughts, New Approaches', in Vandana Desai, V. and Potter, R. (eds) *The Companion to Development Studies* (London: Edward Arnold), 338-42.
- Patel, R. (2010) *Working the Night Shift: Women in India's Call Center Industry* (Stanford: Stanford University Press).
- Pearce, D., (1978) 'The Feminisation of Poverty: Women, Work and Welfare', *The Urban and Social Change Review*, 11, 23-36.
- Pearson, R., (2004) 'Women, Work and Empowerment in a Global Era', *IDS Bulletin*, 35:4, 117-120
- Pineda-Ofreneo, R. and Acosta, M.L., (2001) 'Integrating Gender Concerns in Anti-Poverty Strategies', *Public Policy* (University of the Philippines), 5:2, 1-41.
- Rodenberg, B. (2004) *Gender and Poverty Reduction: New Conceptual Approaches in International Development Cooperation*. Reports and Working Papers 4/2004. (Bonn: German Development Institute).
- Roy, A. (2010) *Poverty Capital: Microfinance and the Making of Development* (Routledge: London)
- Schech, S. and Dev, S.V., (2007) 'Gender Justice: the World Bank's New Approach to the Poor?', *Development in Practice* 17:1, 14-26.
- Sen, G., (1995) 'Alternative Economics from a Gender Perspective', *Development*, 20, 10-13.
- Sharma, P., (2004) An Overview of the Field of Family Business Studies: Current Status and Directions for the Future, *Family Business Review*, 17, 1-36.
- Sholkamy, H., (2010) 'Power, Politics and Development in the Arab Context: or How can Rearing Chicks Change Patriarchy', *Development*, 53:2, 254-8.
- Sonfield, M.C. and Lussier, R.N. (2009) Gender in Family Business: Ownership and Management in a Six-country Analysis, *International Journal of Gender and Entrepreneurship*, 1:2, 96-117.
- Standing, G., (1999) 'Global Feminisation Through Flexible Labour: A Theme Revisited', *World Development*, 27:3, 533-50.
- Tacoli, C.,(2012) *Urbanisation, Gender and Urban Poverty: Paid Work and Unpaid Carework in the City*, Urbanisation and Emerging Population Issues Working Paper 7(London:

- International Institute of Environment and Development) (<http://pubs.iied.org/10614IIED.html>).
- United Nations Department for Economic and Social Affairs (UN-DESA) (2010) *The World's Women 2010: Trends and Statistics* (New York: UN).
- United Nations Development Fund for Women (UNIFEM) (2000) *Progress of the World's Women 2000* (New York: UNIFEM, Biennial Report).
- United Nations Development Programme (UNDP) (2010) *Asia-Pacific Human Development Report. Power, Voice and Rights: A Turning Point for Gender Equality in Asia and the Pacific* (Delhi: Macmillan)
- United Nations Research Institute for Social Development (2005) *Gender Equality: Striving for Justice in an Unequal World* (Geneva: UNRISD).
- United Nations Research Institute for Social Development (2010) *Combating Poverty and Inequality: Structural Change, Social Policy and Politics* (Geneva: UNRISD) (www.unrisd.org).
- UN Women (2011) *Progress of the World's Women 2011-2012: In Pursuit of Gender Justice* (New York: UN Women) (<http://progress.unwomen.org>)
- UN Women (2012) *MDG Gender Chart 2012* (New York: UN Women) (<http://www.unwomen.org/wp-content/uploads/2012/12/MDG-Gender-web.pdf>)
- de Vylder, S., (2004) 'Gender in Poverty Reduction Strategies', in Gerd Johnsson-Latham (ed.) *Power and Privileges: Gender Discrimination and Poverty* (Stockholm: Regeringskansliet) 82-107.
- Walljasper, J., (2004) *Cities of Joy*. Ode Magazine (<http://odewire.com/49234/cities-of-joy.html>).
- Wennerholm, C. J., (2002) *The 'Feminisation of Poverty': The Use of a Concept* (Stockholm: Swedish International Development Cooperation Agency).
- World Bank (2002) *Integrating Gender into the World Bank's Work* (Washington DC: World Bank).
- World Bank (2011) *World Development Report 2012: Gender Equality and Development* (Washington DC: World Bank) (<http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTRESEARCH/EXTWDRS/EXTWDR2012/0,,contentMDK:23004468~pagePK:64167689~piPK:64167673~theSitePK:7778063,00.html>).
- Zuckerman, E., (2007) 'Critique: Gender Equality as Smart Economics: World Bank Group Gender Action Plan (GAP) (Fiscal years 2007-10)'. Mimeo (Washington DC: GenderAction) (<http://www.genderaction.org>).

BOX 1: WOMEN'S VIEWS ON GENDERED DISPARITIES IN DEALING WITH POVERTY IN THE GAMBIA, PHILIPPINES AND COSTA RICA

‘Men are not doing anything – if they pay for breakfast, it’s women who pay for lunch and dinner. Women pay for school lunches. You see the festivals, and it’s the women who are selling... some men are not working, and some men refuse to work, or if they work they don’t do it for that (the family)’

(Teeda, 35 years, fruitseller and batik-maker, married mother of 4, Cape Point, The Gambia).

‘If you are a woman you always have to think about having to spend it (money) on everyone else, whereas men will just use any surplus income to secure a second wife’

(Satou, 38 years, fruitseller and batik-maker, divorced female head of 9-member extended household, Cape Point, The Gambia).

‘While women should be sitting and watching after the children, they have to work because some fathers just used (i.e. are accustomed) to sit and chat, drinking *ataya* (green tea)’.

(Sophie, 15 years, schoolgirl and part-time fish-seller, Bakau, The Gambia).

‘We women are all working so hard that we don’t see our husbands until the night – and then they’re asleep!’

(Binta, 30 years, fish-smoker, married mother of 8, Old Jeswang, The Gambia)

‘Men don’t take problems as seriously as women. Men don’t worry much even when there is nothing to eat or no food to be cooked. They only depend on women’

(Nelia, 46 years, helper in husband’s coconut-selling business, mother of 4, Babag, Mactan Island, Philippines).

‘Women have brighter future than men because nowadays more men are indulge in vices like drugs, *shabu* (“poor man’s cocaine”), mistresses, drunkenness and so on. Though there are women who are in vices this is not much as men. Maybe because men is the source of income he has his money anytime and what he wants to do he can do ... Nowadays men spend little time with the family. They are fond of getting out with their “*barkadas*” (gang/group of male peers), drinking beer just around the neighbourhood. Women and children are just left behind at home’

(Conrada, 24 years, shellcraft jewellery pieceworker, married mother of 2, Cebu City, Philippines).

‘A poor man will say “I do not have a job, I do not have some things”, and usually most will resort to gambling or drinking.. vices .. to try and compensate them for what they don’t have. Whereas a poor woman will carry her responsibilities. She will create something in order to have earnings. I have to have a *sari-sari* store (small grocery shop) to have earnings. I have to cook to eat, to sustain ourselves, different to a man’

(Linda, 44 years, small shopkeeper and part-time hospice worker, married mother of 4, Mandaue City, Philippines).

‘A poor women doesn’t only think of herself; she thinks about her family, her children, in getting ahead. In contrast, men are more selfish, only concerned with their own needs, unlike women who are thinking not only about their own necessities but those of her family. When men see a

situation getting difficult, they tend to go off and leave the women to assume responsibility'.
(Ixi, 40 years, housewife, separated female head of 5-member extended household, Liberia, Costa Rica).

'Men are more reckless/wasteful, because when have money they go to the bar, whereas when women have money they think about buying food for their children... Men don't worry about anything. They're only concerned with themselves, and it doesn't matter to them whether people are waiting for them at home'.

(Eida, 52 years, part-time domestic servant and foodseller, separated female head of 8-member extended household, Santa Cruz, Costa Rica).

'The trouble is that that women struggle more than men; men can't fight alone against poverty, and because they can't they have to find a woman who will accompany them'

(Elieth, 51 years, pensioner, married mother of 1, Santa Cruz, Costa Rica).

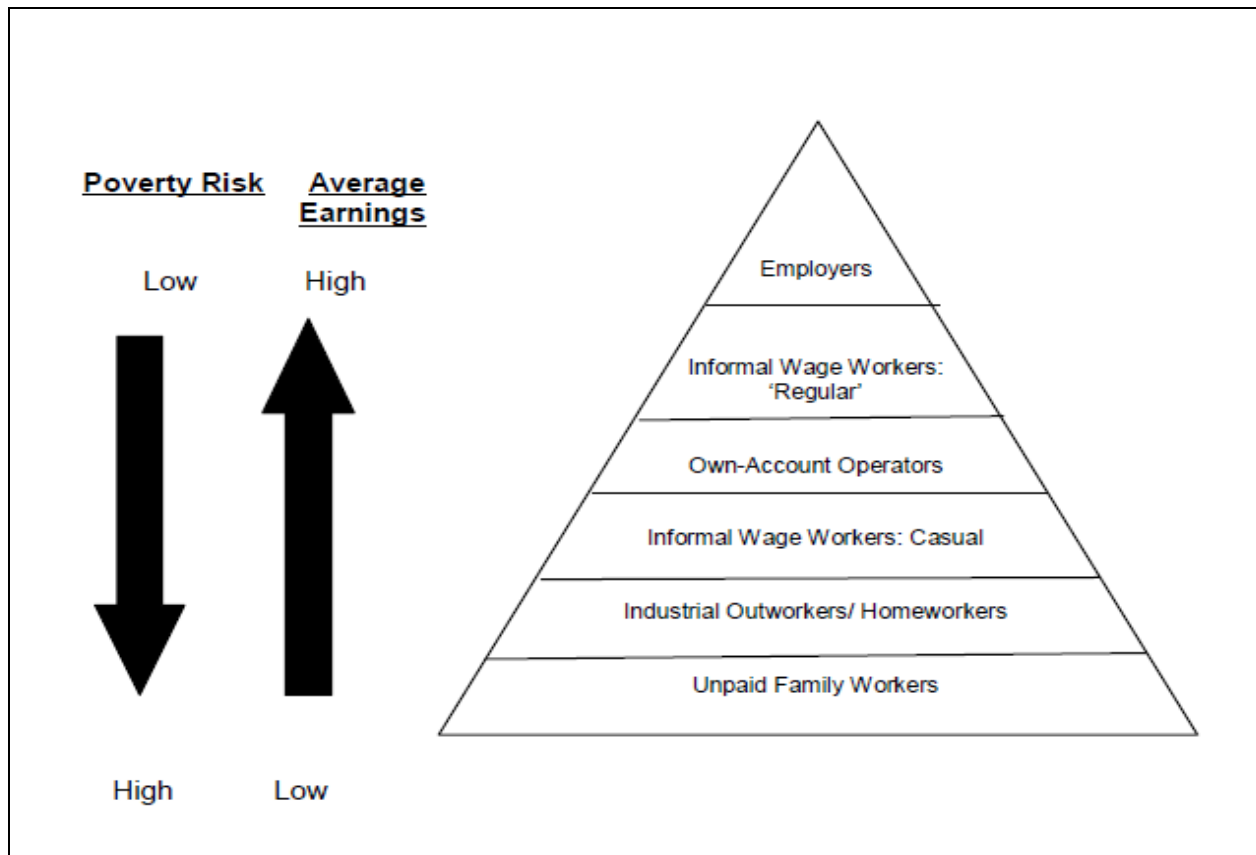
Source: Chant (2008: 177-8, Panel 3).

TABLE 1: THE ‘FEMINISATION OF RESPONSIBILITY AND/OR OBLIGATION’ IN BRIEF

MAIN ELEMENT	MAIN EVIDENCE AND OUTCOMES
<p>1. Diversification and intensification of women’s inputs to household livelihoods versus status of diminution of men’s</p>	<p>Women increasingly engaged in remunerated activity Women retain primary if/not exclusive responsibility for unpaid reproductive labour Men resist engagement in reproductive labour, even as their role in household breadwinning declines</p>
<p>2. Persistent and/or growing gender disparities in capacity to negotiate obligations and entitlements in households</p>	<p>Women’s increased contributions to household livelihoods (in terms of time, labour, finance) do not result in greater negotiating capacity with spouses Men may not only resist increasing inputs to household livelihoods, but diminish scale of and/or withdraw contributions ‘Domestic detachment’ on the part of (some) men imposes greater labour and economic burdens on women Women’s ‘choice’ diminishes as they become further entrenched in primary investments of labour, time and expenditure in household survival Women’s possibilities of extricating themselves from inequitable household arrangements frequently limited by gendered norms and social pressures to stay married and/or keep families ‘in-tact’</p>
<p>3. Increasing disarticulation between gendered investments/responsibilities and rights/rewards</p>	<p>Women’s mounting responsibilities and investments in household livelihoods not matched by increase in women’s personal rights and rewards Men retain ‘traditional’ prerogatives and privileges (e.g. in household decision-making, control of finance) despite lesser relative and absolute investments in household livelihoods Women end-up more exploited than empowered through increased responsibilities and obligations, especially in the context of male-headed households</p>

Source: Chant (2007a)

FIGURE 1: SEGMENTATION BY SEX WITHIN THE INFORMAL ECONOMY



Source: Chen (2010: 468)