Chapter 8

Poverty

Key findings

- Households of lone mothers with young children are more likely to be poor than households of lone fathers with young children.
- Women are more likely to be poor than men when living in one-person households in many countries from both the more developed and the less developed regions.
- Women are overrepresented among the older poor in the more developed regions.
- Existing statutory and customary laws limit women's access to land and other types of property in most countries in Africa and about half the countries in Asia.
- Fewer women than men have cash income in the less developed regions, and a significant proportion of married women have no say in how their cash earnings are spent.
- Married women from the less developed regions do not fully participate in intrahousehold decision-making on spending, particularly in African countries and in poorer households.

Introduction

Poverty is a multi-dimensional phenomenon. The Beijing Platform for Action recognized that "poverty has various manifestations, including lack of income and productive resources sufficient to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments; and social discrimination and exclusion. It is also characterized by a lack of participation in decision-making and in civil, social and cultural life".[1] Thus, while the economic dimension remains central, other factors such as lack of opportunities, vulnerabilities and social exclusion are recognized as important in defining poverty.[2] The use of a broad concept of poverty is considered essential for integrating gender into countries' poverty reduction strategies as well as for monitoring, from a gender perspective, progress towards achieving the first Millennium Development Goal (MDG) of eradicating extreme poverty and hunger.[3]

This chapter considers the available statistics on poverty from a gender perspective. The first part is based on a traditional concept of poverty, as measured by consumption or income at household level. Poverty data are presented disaggregated as far as possible by sex, by sex of the head of household and by household type. The review shows that simple disaggregation of poverty by sex results in small gender gaps; however, the gender gap may be underestimated by not taking into account intrahousehold inequality. Furthermore, when female- and male-headed households are examined, consistent gender differences appear only when these are further disaggregated – for example, female or male one-person households and households of female or male lone parents with children. The second part of the chapter looks at statistics at individual level. Women's poverty is seen through aspects of control over household resources as reflected by property ownership, cash income and participation in intrahousehold decision-making on spending.

1 United Nations, 1995a, para. 47. This characterization of poverty was first stated in the Copenhagen Programme of Action of the World Summit for Social Development (United Nations, 1995b, Annex II, para. 19).

2 United Nations, 2009.

3 World Bank, 2003.

Other individual-level statistics that may be considered under a broad concept of poverty are covered in other chapters of this report. Time use data are reviewed in Chapter 1 – Population and families and Chapter 4 – Work. Women's vulnerable employment is also presented in the latter. Statistics on human capabilities such as nutrition and good health, on the one hand, and education, on the other, are covered in Chapter 2 – Health and Chapter 3 – Education, respectively.

The conclusions of this chapter are limited by the lack of comparable household-level poverty statistics across countries and regions. First, data are not available for countries in all regions. Data disaggregated by sex of the household members, by sex of the head of household and by type of household are not regularly produced by all countries, and they are not systematically compiled at global level. However, such data are estimated or compiled by regional agencies in Europe and Latin America and the Caribbean, and consequently data on poverty incidence disaggregated by sex for almost all countries in those regions are presented in the chapter. Data are also available disaggregated by sex of the head of household and type of household in Latin America and the Caribbean, and by type of household in Europe. In contrast, poverty data compiled for this report cover only a small number of countries in Africa and Asia and none of the countries in Oceania. In addition, data on other monetary measures of poverty such as the poverty gap and severity of poverty are seldom available disaggregated by sex, by type of household and by sex of the head of household, especially in the less developed regions.

Second, poverty data used in the chapter are not comparable from one region to another and across countries, with the exception of those for countries in Latin America and the Caribbean. Cross-country comparison is hampered by the use of different poverty lines, differences in the measurement of income or consumption aggregates, and various practices in adjusting for differences in age and sex composition of households. All these issues may have further consequences, not yet fully understood, for the assessment of gender differences in poverty. The choice of a certain poverty line, for example, may influence the extent of the gender gap in poverty (see, for example, box 8.4).

Box 8.1
Poverty line and poverty rate

The new international extreme poverty line set by the World Bank in 2008 is $1.25 a day in 2005 PPP (purchasing power parity) terms, and it represents the mean of the national poverty lines used in the poorest 15 countries ranked by per capita consumption. The revision of the international poverty line and corresponding estimated poverty data reflects new data on PPPs compiled in the 2005 round of the International Comparison Program.

A poverty line may be internationally defined in a comparable manner, as is the $1.25 a day line, or nationally specific. It may refer to an absolute or to a relative standard. An absolute poverty line usually reflects a minimum cost necessary to cover basic caloric and non-caloric needs, without reference to social context or norms. A relative poverty line is defined relative to the average or median income or consumption in a particular society.

The poverty rate (or poverty incidence or headcount index) is the share of population living in households with income or consumption expenditure below the poverty line.

A. Household-level poverty

1. Poverty data disaggregated by sex

In 2005, 1.4 billion people from developing countries were living below the international poverty line of $1.25 a day, 0.4 billion less than in 1990.[4] While the share of people living on less than $1.25 a day decreased from 42 per cent in 1990 to 25 per cent in 2005, regions did not benefit proportionally from this substantial decline. The greatest reduction was estimated for East Asia and Pacific[5] – the only region consistently on track to meet the MDG target of halving the 1990 poverty rates by 2015 – where the number of people living on less than $1.25 a day decreased during this period by almost 0.6 billion while the poverty rate fell from 55 per cent to 17 per cent. Much of the decline was contributed by China. At the other extreme, sub-Saharan Africa lagged behind the other regions in poverty reduction: the poverty rate decreased by only 7 percentage points, from 58 per cent in 1990 to 51 per cent in 2005, while the number of poor increased by 91 million due to population increase.

Simple disaggregation of poverty by sex without taking into account intrahousehold inequality results in small but probably underestimated gender gaps

While estimates of poverty rates and the number of poor are available, based either on international

4 World Bank, 2009.

5 Weighted regional aggregates based on the World Bank regions as calculated by the World Bank (2009).

Box 8.2
Working poor

Working poor or in-work poor are defined as those individuals who are employed but nevertheless live in households whose total income is below the poverty line. The proportion of people in employment living below the poverty line is one of the four MDG indicators used to monitor progress toward achieving "full and productive employment and decent work for all, including women and young people", within MDG 1 of eradicating extreme poverty and hunger.

The International Labour Organization (ILO) regularly publishes global and regional estimates of the working poor based on a macroeconomic estimation model; however, data produced are not sex-disaggregated. A new effort to provide estimates of the working poor is currently being undertaken by ILO and the World Bank, this time based on household surveys. The pilot exercise used data from nationally representative surveys in eight countries from the less developed regions: Benin (2003), Bhutan (2003), Burundi (1998), Congo (2005), Democratic Republic of the Congo (2005), Kenya (2005), Mali (2006) and Niger (2005). Poverty rates were calculated based on the international poverty line of $1.25 per day and were disaggregated by sex. The results show that in some of the countries the poverty rates for employed women over 15 years are higher than the corresponding rates for employed men. The largest differences by sex are observed for Congo (7 percentage points), followed by Mali (5 percentage points) and the Democratic Republic of the Congo (5 percentage points).

EUROSTAT regularly disseminates sex- and age-disaggregated data on the proportion of the employed population living below the national poverty line for European countries. Analysis of such data shows that in-work poor owe their status not only to labour market conditions – for example, unemployment, unstable jobs or low wages – but also to household circumstances. For example, lone parents (where women represent a majority) or sole earners with children are more vulnerable. However, in general, women in European countries have a comparable or lower risk of in-work poverty than men, even if women are more likely to occupy unstable and lower paid jobs. The lower risk for women may be related to the fact that they are often second earners in the household. In 2008, in-work poverty rates for women were lower than for men by more than 3 percentage points in Greece, Italy, Malta, Romania and Spain. Only in Estonia was the in-work poverty rate for women slightly higher than for men, by 3 percentage points.

Sources: United Nations, Official list of MDG Indicators (2008a); International Labour Office, Key Indicators of the Labour Market, 6th edition, Chapter 1, section B (2010); Bardone and Guio, In-work poverty: new commonly agreed indicators at the EU level (2005); EUROSTAT, Living Conditions and Social Protection database online (2010).

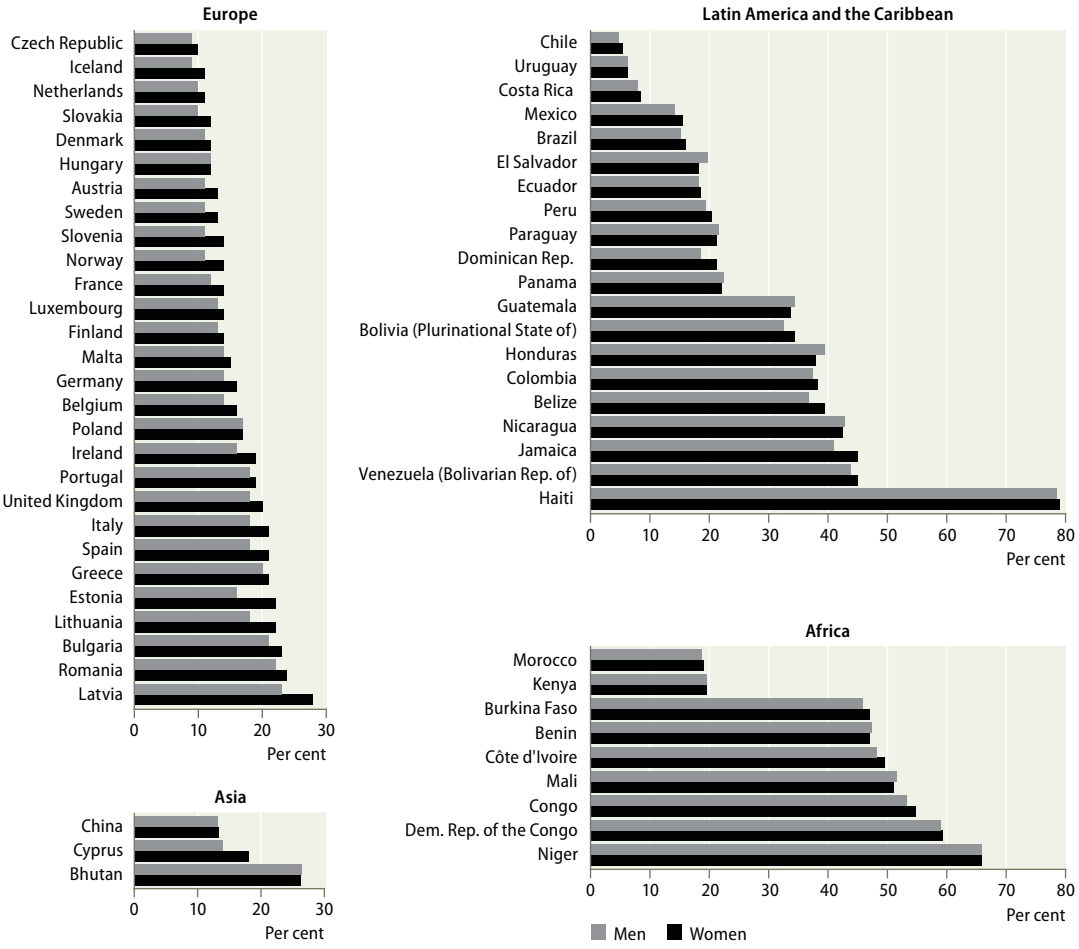
or national poverty lines, the gender dimension of poverty is not as easily captured through statistics. Poverty is traditionally measured based on income or expenditure aggregated at household level, and the number of poor is calculated as the number of people living in poor households. Inequality within the household in satisfying individual basic needs is not taken into account, mainly because it is difficult to know how household income is spent or consumed on an individual basis within the household or how expenditures are distributed to each household member. If in the same household women consume or spend less than what they need to function properly physically and socially, while men consume what they need or more, those women and men in the household are still considered to have the same poverty status, either poor or non-poor, depending on the average consumption estimated at the household level. Therefore if the total number of poor is disaggregated by sex (i.e., the sex of the household members), the results are not going to reflect possible gender inequality within the households but merely the distribution of population by sex in poor households.

However, even assuming the same consumption level for women and men living in the same household, some differences in poverty counts for women as compared to men might appear.[6] In some types of households where the share of women is higher, the earnings per capita tend to be lower because women's participation in the labour market and their earnings are lower than men's (see Chapter 4 – Work). In addition, the ratio of women to men increases with age (see Chapter 1 – Population and families), and the presence of non-earning older persons in extended households depresses the household income per capita. Households with an overrepresentation of women might therefore be more likely to be found below the poverty line, potentially leading to sex differences in poverty rates.

Data on poverty rates by sex and share of women among people living in poor households are available for some countries, as presented in figure 8.1

6 For a presentation of the factors associated with differential poverty counts for women and men, see Case and Deaton, 2002.

Figure 8.1
Poverty rates by sex, 1999–2008 (*latest available*)



Source: Compiled by the United Nations Statistics Division from EUROSTAT, Living Conditions and Social Protection database online (2009); CEDLAS and The World Bank, Socio-Economic Database for Latin America and the Caribbean (SEDLAC) (2009); national statistical offices (as of October 2009); and International Labour Office, Key Indicators of the Labour Market, 6th edition, Chapter 1, section B (2010).

Note: No comparison of poverty rates can be made between the regions as they are based on different poverty lines. Cross-country comparison is only possible within Latin America and the Caribbean, where the same absolute poverty line of $2.50 a day was applied. For European countries a relative poverty line of 60 per cent of the national median equivalized income is used in each of the countries (equivalized income is household income adjusted for differences in age and sex composition of households). Poverty rates for six African countries – Benin, Congo, Democratic Republic of the Congo, Kenya, Mali and Niger – are based on the same poverty line of $1.25 a day and are therefore comparable; however, poverty rates for the other three – Burkina Faso, Côte d'Ivoire and Morocco – are country-specific.

and table 8.1. However, it is important to keep in mind when considering these statistics the points made above that the outcome of a simple disaggregation of poverty counts by sex does not account for any potential intrahousehold gender inequality and is heavily influenced by country-specific living arrangements and ageing factors. First, in societies where women have less access to goods and services than men in the same household, the simple disaggregation of poverty counts by sex will lead to underestimated gender gaps in poverty, because additional poor women might be found in some non-poor households. Second, the gender gap in poverty may appear larger in some countries with higher proportions of households with overrepresentation of women (for example, households of lone mothers with young children and female one-person households, particularly one-person households of older women). The analysis of poverty for those specific types of households is thus a necessary further step in understanding some of the links between gender and poverty.

The simple disaggregation of poverty counts by sex available for 60 countries shows that in the majority of countries women and men have similar poverty rates, while in a small number of countries, mostly located in Europe, women have higher poverty rates than men (figure 8.1). In 8 of the 28 European countries with available data women have poverty rates higher by 3 percentage points or more. The largest differences are observed in the Baltic countries: 22 per cent of women are poor compared to 16 per cent of men in Estonia (a difference of 6 percentage points); 28 per cent of women compared to 23 per cent of men in Latvia; and 22 per cent of women compared to 18 per cent of men in Lithuania. In Latin America and the Caribbean, women have higher poverty rates by 3 percentage points or more in 3 of the 20 countries

Table 8.1
Countries by share of women in total persons living in poor households, 1999–2008 (*latest available*)

Below 50 per cent			50–54 per cent				55–61 per cent	
Africa	Asia	Latin America and the Caribbean	Africa	Asia	Latin America and the Caribbean	More developed regions	Asia	More developed regions
Benin	China	Panama	Burkina Faso	Bhutan	Belize	Belgium	Cyprus	Austria
Mali	Philippines	Paraguay	Cameroon		Bolivia (Plurinational State of)	Denmark	Armenia	Bulgaria
			Cape Verde		Brazil	Finland		Czech Republic
			Congo		Chile	France		Estonia
			Dem. Republic of the Congo		Colombia	Germany		Iceland
			Guinea		Costa Rica	Greece		Italy
			Kenya		Dominican Republic	Hungary		Latvia
			Niger		Ecuador	Ireland		Lithuania
					El Salvador	Luxembourg		Norway
					Guatemala	Malta		Slovakia
					Haiti	Netherlands		Slovenia
					Honduras	Poland		United States of America
					Jamaica	Portugal		
					Mexico	Romania		
					Nicaragua	Serbia		
					Peru	Spain		
					Uruguay	Sweden		
					Venezuela (Bolivarian Republic of)	United Kingdom		

Source: Compiled by the United Nations Statistics Division from EUROSTAT, Living Conditions and Social Protection database online (2009); CEDLAS and The World Bank, Socio-Economic Database for Latin America and the Caribbean (SEDLAC) (2009); national statistical offices (as of October 2009); and International Labour Office, Key Indicators of the Labour Market, 6th edition, Chapter 1, section B (2010).
Note: Poverty measured based on different poverty lines; for details, see note below figure 8.1.

with available data: Belize, Dominican Republic and Jamaica. In Jamaica, the country with the largest sex difference, 45 per cent of women are poor compared to 41 per cent of men.

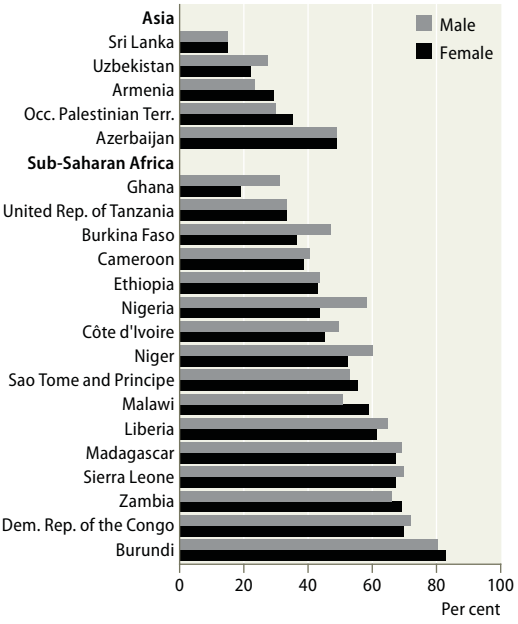
Based on data available for 65 countries, the share of women in total persons living in poor households varies from 46 per cent in the Philippines and 48 per cent in China to 61 per cent in Estonia, with the share in most of the countries between 50 and 54 per cent (table 8.1). In Europe the share of women among the total poor ranges from 51 per cent in Poland to 61 per cent in Estonia. In Latin America and the Caribbean, women's share ranges from less than 50 per cent in Panama and Paraguay to 54 per cent in Chile and Mexico. In the 10 countries with available data in Africa, women's share is between 48 and 53 per cent.

2. Female- and male-headed households

Higher incidence of poverty may be associated with female-headed households or with male-headed households depending on the country-specific context

Poverty data disaggregated by sex of the head of household, available for 41 countries or areas in Africa, Asia and Latin America and the Caribbean, show that disparities in poverty for female- and male-headed households are country specific (see figures 8.2 and 8.3). In some countries or areas, female-headed households are more likely to be poor, while in others male-headed households are more likely to be poor. For example, only in 4 of the 16 countries in Africa with available data – Burundi, Malawi, Sao Tome and Principe and Zambia – were the poverty rates for female-headed households higher compared to male-headed households (figure 8.2). The largest difference, of 8 percentage points, is observed in Malawi, where 59 per cent of people living in female-headed households are poor compared to 51 per cent of those living in male-headed households. In the other countries or areas with available data in the region, male-headed households had similar or higher poverty rates than female-headed households. In Burkina Faso, Ghana, Niger and Nigeria (all in Western Africa) the poverty rates for male-headed households were higher than those for female-headed households by more than 8 percentage points. For example, 44 per cent of people living in female-headed households in Nigeria were poor compared to 58 per cent of people living in male-headed households. In Asia, female-headed households had higher poverty rates than male-headed households in Armenia and the

Figure 8.2
Poverty rate by sex of the head of household, 2000–2008 (*latest available*)



Source: Compiled by the United Nations Statistics Division from national statistical offices (as of October 2009).
Note: Data are based on country-specific poverty lines and therefore not comparable from one country to another.

Occupied Palestinian Territory but lower poverty rates in Uzbekistan.

In Latin America and the Caribbean, slightly more countries have higher poverty rates for female-headed households compared to male-headed households (figure 8.3). Greater poverty rates for female-headed households, by more than 5 percentage points, were observed in Colombia, the Dominican Republic, Jamaica and the Bolivarian Republic of Venezuela. On the other hand, higher poverty rates for male-headed households, by more than 5 percentage points, were observed in El Salvador, Guatemala, Honduras, Nicaragua and Peru.

Consistent with the above-mentioned findings, an earlier review of more than 60 Poverty Assessments carried out by the World Bank showed that "while there is evidence that in some countries female-headed households have a higher incidence of poverty than male-headed households, it is impossible to generalize".[7] The review also acknowledged the importance of examining different types of female- and male-headed households further disaggregated by urban and rural areas, with or without children, *de jure* and *de facto*. Data disaggregated by those characteristics would enable the identification of clearer gender patterns, yet such data have not been systematically produced and disseminated.

7 Lampietti and Stalker, 2000, p. 25.

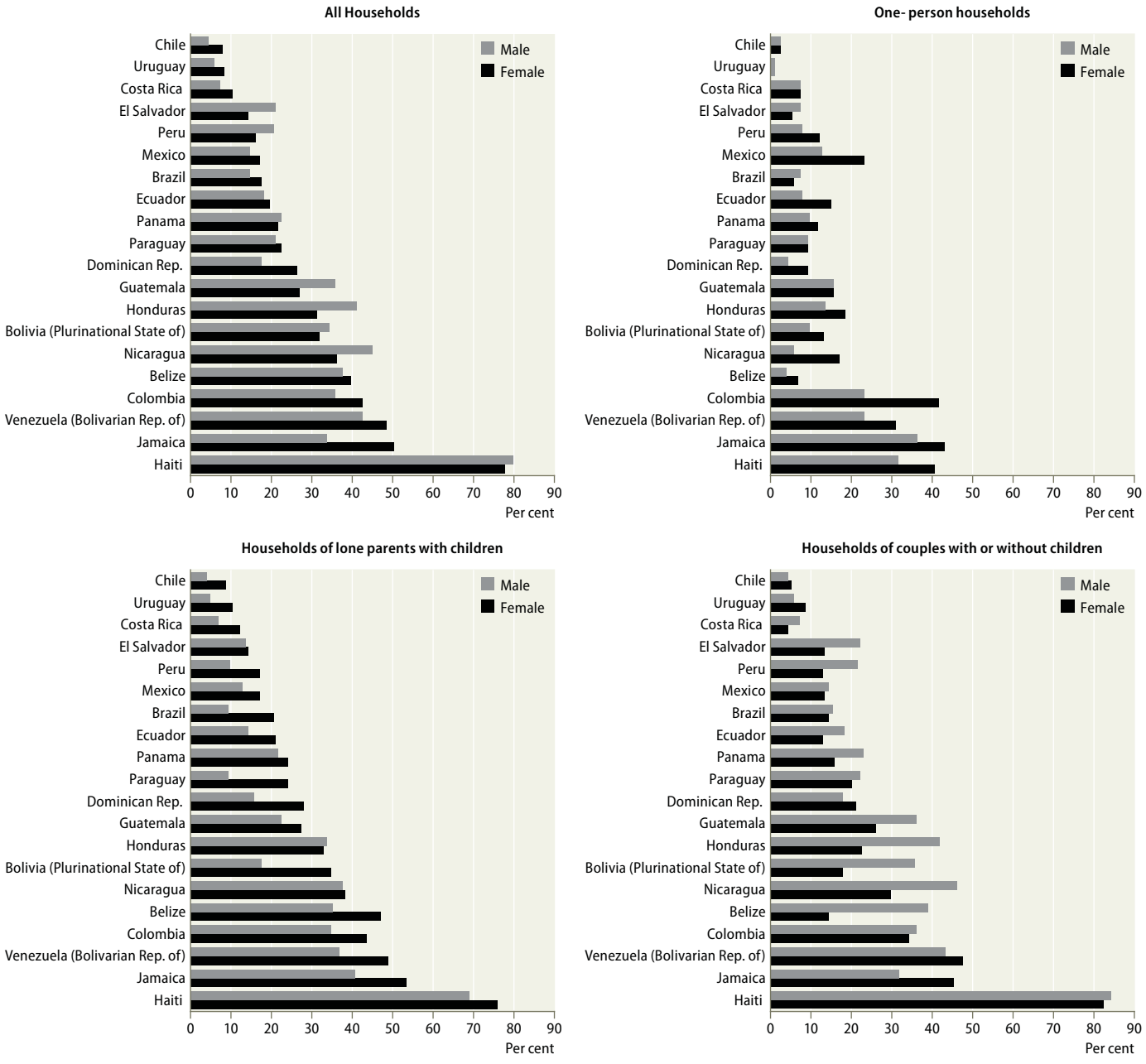
The difficulty in generalizing about poverty disparities between "female-headed households" and "male-headed households" is likely to be linked not only to contextual differences in women's and men's status but also to the combination of various types of households that may be included under these labels and the definitions used to define the headship (see box 8.3). As shown in the next section of this chapter, when the analysis is focused on more homogeneous categories of female- and male-headed households, a pattern of higher poverty rates associated with female-headed households becomes apparent. The types of households analysed are female and male lone-parent households on the one hand, and female and male one-person households on the other.

Lone-parent households

Households of lone mothers with children in Latin America and the Caribbean have higher poverty rates than those of lone fathers with children

Households of lone mothers with children have consistently higher poverty rates than those of lone fathers with children in Latin America and the Caribbean, as revealed by poverty data disaggregated by type of household and sex of the head of household (figure 8.3). In 16 of the 20 countries with available data in the region, the poverty rates for households of lone mothers with children are higher than they are for households of lone fathers with children by more than 5 percentage points. In the remaining four countries – El Salvador, Honduras, Nicaragua and Panama – the poverty rates for the two types of households are similar. By comparison, households of couples with or without children in the same region that are headed by women tend to have lower or similar poverty rates compared to those headed by men (figure 8.3). For example, in the Plurinational State of Bolivia, households of couples with or without children have a poverty rate of 18 per cent when headed by women, considerably less than the 36 per cent poverty rate when headed by men; in contrast, households of lone mothers with children have a poverty rate of 34 per cent, higher than the 17 per cent poverty rate for lone fathers with children. In Colombia, households of couples with or without children have comparable poverty rates when headed by women or men, 34 per cent and 36 per cent respectively; however, lone mothers with children

Figure 8.3
Poverty rate by type of household and sex of the head of household, Latin America and the Caribbean, 1999–2008 (*latest available*)



Source: CEDLAS and The World Bank, Socio-Economic Database for Latin America and the Caribbean (SEDLAC) (2009).
Note: Poverty rates are based on $2.50 a day poverty line.

have a higher poverty rate than lone fathers with children, 44 per cent compared to 35 per cent.

Although households of couples with or without children headed by women in general fare better in Latin America and the Caribbean, it must be noted that their proportion in total households is relatively low, ranging from 1 per cent in Guatemala to 12 per cent in Jamaica, with an exceptionally high value of 20 per cent for Haiti.[8] Households of lone mothers with children are not only more often found in poverty but are also more frequent. Their proportion in total households varies from 15 per cent in Belize to 28 per cent in Haiti.

8 CEDLAS and The World Bank, 2009.

Box 8.3
Female-headed households: a heterogeneous category

Female-headed households cover a broad range of situations from one-person households, households of lone mothers with children and households of couples with or without children where the woman rather than the man is reported as the household head. They may include *de jure* female-headed households, where women do not have a male partner, or *de facto* female-headed households, where the male partner is temporarily absent and may or may not contribute remittances to the household's welfare. Similarly, male-headed households may include one-person households, households of lone fathers with children or households of couples with or without children. In some countries, the male head may also be a polygamist rather than a monogamist.

Furthermore, the criteria used in identifying the head of the household may not always be clear. The traditional notion of head of household assumes that one person has primary authority and responsibility for household affairs and is, in the majority of cases, its chief economic support. However, where spouses are considered equal in household authority and responsibility and may share economic support, the concept of head of household is no longer considered valid. Even in the many countries where the traditional concept is still relevant, it is important to recognize that the procedures followed in applying it may distort the true picture, particularly with regard to female heads of households. The most common assumption that can skew the facts is that no woman can be the head of any household that also contains an adult male. The United Nation's *Principles and Recommendations for Population and Housing Censuses* advises the use of a household reference person in identifying and listing the members of a household. Countries may choose to use the term they deem most appropriate to identify this person – household reference person, head of household or householder – as long as the person so identified is used solely to determine relationships between household members. It is also recommended that the criteria for choosing that person are specified.

Use of different criteria in defining the household headship may lead to the identification of different sets of households with different poverty rates. For example, a study based on the 1997 LSMS (Living Standard Measurement Study) data for Panama identified three types of female-headed households: the first set was identified based on self-reporting of the head; the second was defined as "potential" female-headed, if no working-age male was present; and the third was identified as female-headed using a "working head" definition, with more than half of the total household labour hours worked contributed by a single female member. The study showed that the overlap between these three sets of households was low, around 40 to 60 per cent. The corresponding poverty rates were different: 29 per cent for the self-declared female-headed households; 23 per cent for the "potential" female-headed households; and 21 per cent for the households headed by a "working female".

Sources: United Nations, *Principles and Recommendations for Population and Housing Censuses* (2008b); Fuwa, The poverty and heterogeneity among female-headed households revisited (2000).

Table 8. 2
Lone-parent households below the national poverty line by sex of parent

	Year	Poor lone mothers with children (%)	Poor lone fathers with children (%)
Eastern Europe			
Albania	1998	27	17
Republic of Moldova	2007	23	12
Other more developed regions			
Canada	2003	38	13
France	2007	35	16
United States of America	2008	37	18

Source: Compiled by the United Nations Statistics Division from national statistical offices (as of October 2009).
Notes: Poverty rates are based on country-specific poverty lines and therefore not comparable from one country to another. Poverty rates for France and the Republic of Moldova are calculated as percentage of population living in lone-parent households that are below the poverty line, while for the other countries the poverty rates are calculated as percentage of lone-parent households that are below the poverty line. Poverty rates for Canada are based on income after taxes.

The proportion of households of lone fathers with children varies from 3 per cent in Belize and Guatemala to 9 per cent in Haiti and Jamaica.

Lone mothers with children are more likely to be poor in other parts of the world as well (table 8.2). In Albania, for example, 27 per cent of lone mothers with children are poor, compared to 17 per cent of lone fathers with children. In the United States of America, 37 per cent of lone mothers with children are poor compared to 18 per cent of lone fathers with children.

One-person households

One-person households are not a dominant type of living arrangements, although their frequency

is not negligible. In Latin America and the Caribbean the share of households formed by women living alone in the total number of households varies from 1 per cent in Nicaragua to 13 per cent in Uruguay. Similarly, the share of households of men living alone varies from 3 per cent in Guatemala and Nicaragua to 15 per cent in Jamaica.[9] In Europe, the proportion of female one-person households ranges from 4 per cent in Bulgaria, Ireland, Malta and Spain to 12 per cent in Denmark, while the proportion of male one-person households varies from 2 per cent in Bulgaria, Portugal and Slovakia to 11 per cent in Denmark.[10]

Poverty rates are higher for women than for men when living in one-person households

Women are more often poor than men when living in one-person households. This is true for the majority of countries in Latin America and the Caribbean, for example (figure 8.3). The difference in poverty rate between women and men is highest in Colombia, followed by Mexico and Nicaragua. When living in one-person households, 42 per cent of women and 23 per cent of men are poor in Colombia, 23 per cent of women and 12 per cent of men in Mexico and 17 per cent of women and 6 per cent of men in Nicaragua.

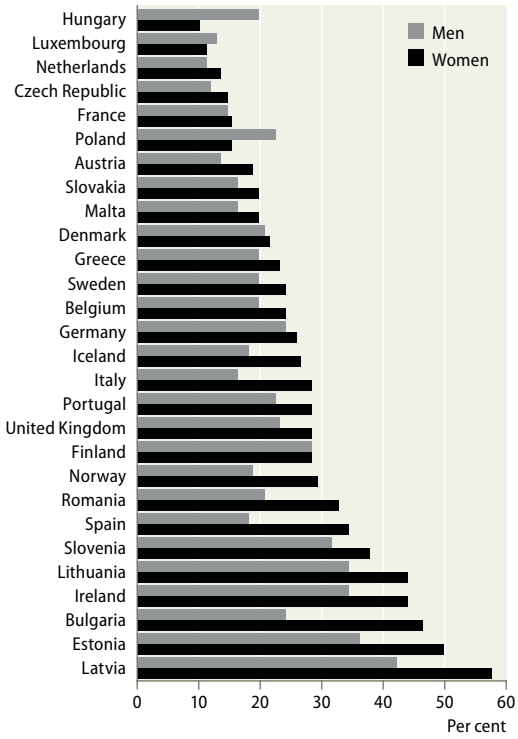
In most European countries as well, women living in one-person households have higher poverty rates than men (figure 8.4). The difference is substantial in some countries. In Bulgaria, 54 per cent of women in this type of household are poor compared to 28 per cent of men, while in Spain this is the case for 40 per cent of women compared to 21 per cent of men. By contrast, men in one-person households have much higher poverty rates than women in such households in two European countries: Hungary (12 per cent of women and 23 per cent of men) and Poland (18 and 26 per cent, respectively).

Women are overrepresented among the older poor in European countries

The higher poverty risk for women than men living in one-person households can be partly explained by the economic status of older women, as older persons constitute a large segment of population in this type of living arrangement. Women are overrepresented among the older poor in European countries both because they tend to live longer and because they have higher poverty rates than men. As shown in figure 8.5, the share of women among the poor under 65 years of age fluctuates around 50 per cent and is relatively close to the share of women in the total population under 65 years. By comparison, the share of women in the total population over 65 years is considerably higher than 50 per cent in most of the countries, while the share of women among the poor over 65 years is even higher. The overrepresentation of women among the older poor is striking in several cases, such as in Czech Republic, Hungary, Lithuania, Norway, Slovakia, Slovenia and Sweden. For example, women in Czech Republic are 57 per cent of the total older population but 88 per cent of the older poor. Similarly, women in Norway represent 57 per cent of the total older population but 82 per cent of the older poor. By contrast, in some European countries such as France, Latvia, Luxembourg, Malta and Portugal, a more balanced distribution of the older poor by sex is observed, matching relatively closely the distribution in the total older population.

In the absence of data, it is not clear to what extent older women from the less developed regions have

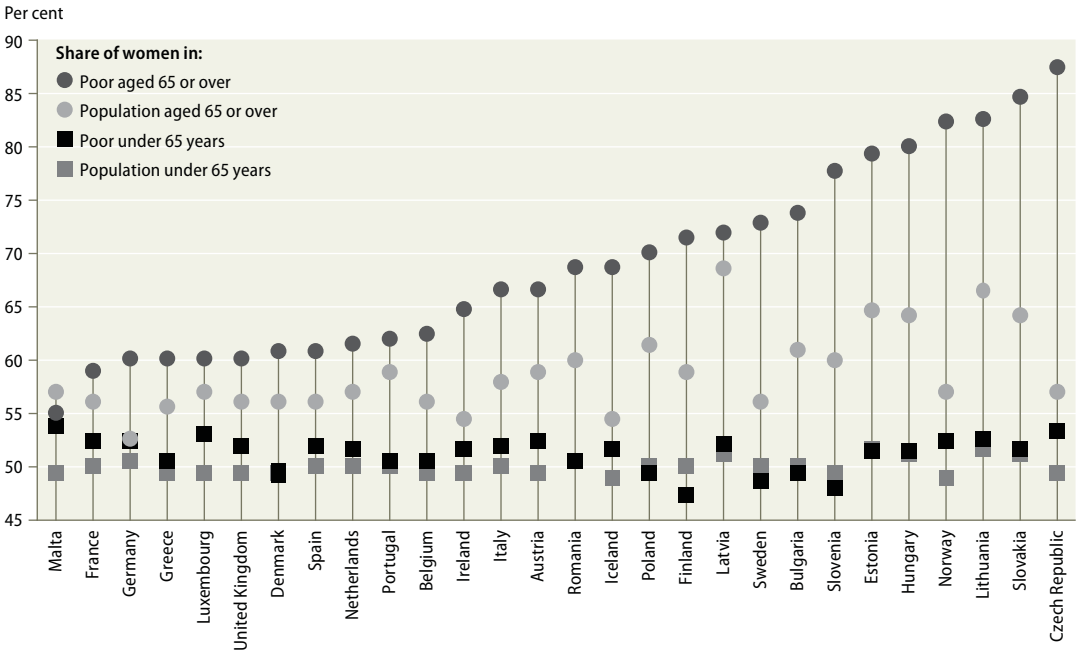
Figure 8.4
Poverty rate for women and men living in one-person households, Europe, 2007–2008 (*latest available*)



Source: EUROSTAT, Living Conditions and Social Protection database online (2009).
Note: Poverty is measured based on relative poverty lines defined as 60 per cent of the national median equivalized income; cross-country comparisons should be made with caution.

9 CEDLAS and The World Bank, 2009.
10 EUROSTAT, 2009.

Figure 8.5
Share of women in population and in total poor, below and above 65 years, Europe, 2007–2008 (*latest available*)



Source: EUROSTAT, Living Conditions and Social Protection database online (2009).
Note: Poverty is measured based on national poverty lines defined as 60 per cent of the national median equivalized income; cross-country comparisons should be made with caution.

higher poverty rates than older men. Compared to the more developed regions, older women and men in the less developed regions are less likely to live in one-person households. The proportion of women over 60 years living in one-person households is 32 per cent in the more developed regions, compared to 10 per cent in the less developed regions, while for men it is 13 per cent in the more developed regions, compared to 6 per cent in the less developed regions.[11] Furthermore, women may not become a more vulnerable group with age in contexts where the elderly are expected to receive support from their children or relatives.[12]

B. Individual access to and control over resources

1. Inequality in intrahousehold allocation of resources

According to some analysts, the focus on poverty rates for female-headed households "avoids the more important and more difficult area of intrahousehold poverty"[13] or what has also been termed secondary poverty for women. As shown in the first part of the chapter, household-based measures of poverty can give an indication of the overall economic status of women relative to men when applied to certain types of households – for instance, when adult women and men live separately in one-person households or in households of lone parents with children. However, the most common type of household is one where an adult woman lives with an adult man, with or without other persons. The concerns are that within such households women may have a subordinated status relative to men, that they may have less decision-making power on intrahousehold allocation of resources, and that ultimately fewer resources may be allocated to them.

Yet, it is difficult to measure intrahousehold inequality using consumption as an indicator of individual welfare, as traditionally used at household level. When collecting data on individual consumption, only part of the goods – for example, adult clothing, alcohol or tobacco – can be assigned to specific members of the household. It is less easy to measure how much of the food or household common goods (such as housing, water supply or sanitation) is consumed or used by each individual household member. In addition, when different patterns of consumption are

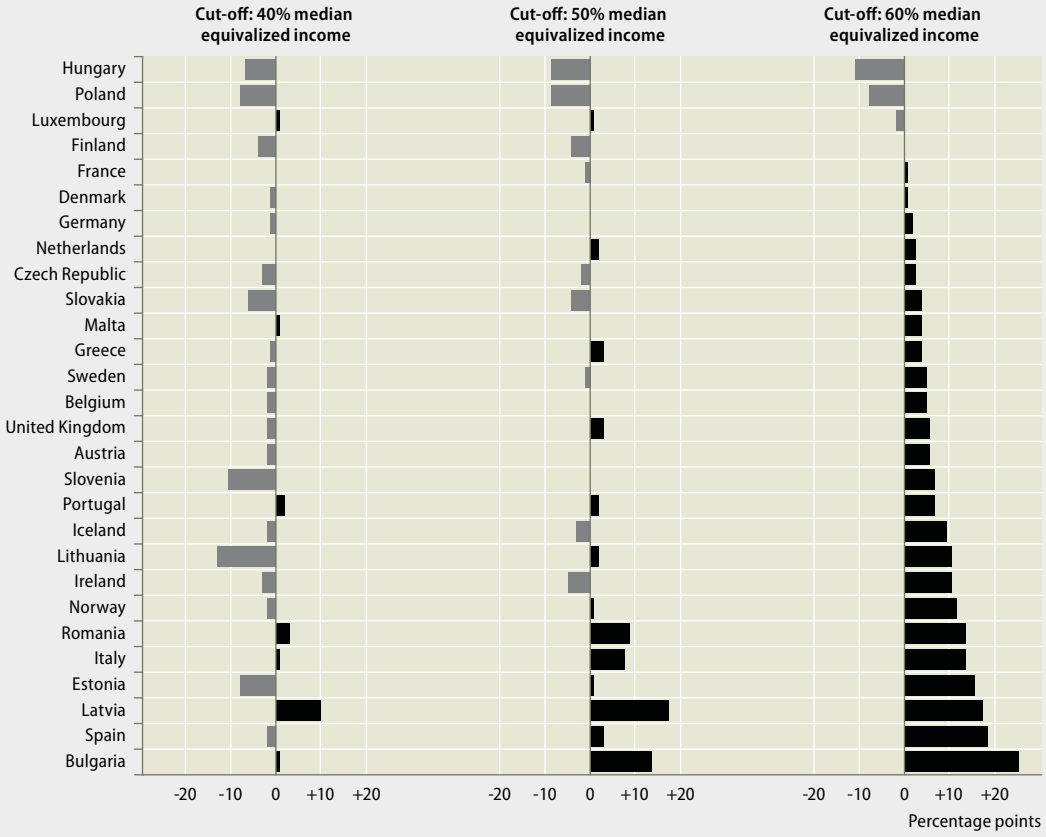
11 United Nations, 2010.
12 Chant, 2007.
13 Jackson, 1996, p.493.

Box 8.4

In some European countries, the poverty risk for women living in one-person households may be higher or lower than for men depending on the poverty line chosen

The choice of poverty line may influence the gender gap in poverty for persons living in one-person households, as shown by the use of three poverty lines for European countries (see figure below). Women have higher poverty rates than men in most of the countries in the region for the upper poverty line (60 per cent of the median equivalized income). However, in some of those countries, the poverty rates for women are lower than for men for the lowest poverty line (40 per cent of the median equivalized income). In Estonia, Lithuania, Slovakia or Slovenia, if the upper poverty line is chosen to estimate poverty, women will appear as more likely to be poor than men. However, if the lowest poverty line is chosen, men will appear as more likely to be poor than women. For example, in Lithuania, the poverty rate for the upper poverty line is 11 percentage points higher for women than for men. By comparison, the poverty rate for the lowest poverty line is 13 percentage points lower for women than for men.

Female-male difference in poverty rate for one-person households for three poverty lines, Europe, 2007–2008 (*latest available*)



Source: Computed by the United Nations Statistics Division based on data from EUROSTAT, Living Conditions and Social Protection database online (2009).

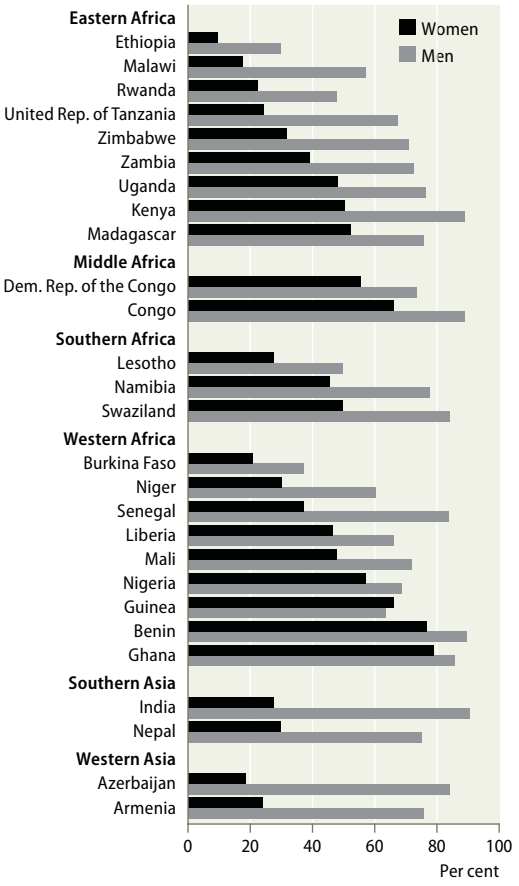
Note: Poverty is measured based on national poverty lines defined as 40, 50 and 60 per cent respectively of the national median equivalized income; cross-country comparisons should be made with caution.

observed it is not always clear if they are related to different individual levels of need (for example, women may require a lower caloric intake than men), to different preferences or to unequal distribution of resources. Attempts to infer gender bias in consumption based on aggregate household-level expenditures on certain types of goods and household composition[14] have been made, but they have had little success so far.[15]

14 Usually such analysis examines whether an additional girl in the household has the same effect as an additional boy on the aggregate household-level consumption of certain types of adult goods such as tobacco and alcohol.

15 See, for example, Deaton, 1989; and Fuwa and others, 2006.

Figure 8.6
Married women and men aged 15–49 who were employed and earned cash income in the last 12 months, 2003–2008 (*latest available*)



Source: Macro International, Demographic and Health Survey (DHS) database (2009).
Note: Data refer to currently married/in union women and men who earned cash income only or cash and in-kind income at any time in the last 12 months.

The use of non-consumption indicators has been more successful in illustrating gender inequality in the allocation of resources within the household.[16] As noted earlier, poverty is increasingly seen not only in terms of the adequacy of economic resources to avoid deprivation but also in broader terms of the actual level of deprivation. It thus covers a wide range of aspects, from basic needs in terms of food, shelter, clothing and sanitation, to elements of capability to function in society such as good health and education.[17] Various chapters in this report illustrate the overall inequality between women and men on several dimensions as shaped by different gender roles and expectations in reproductive and productive areas. For example, as shown in Chapter 3 – Education, in some countries the level of enrolment is lower for girls than for boys and this may be due to lower returns expected from investing in girls' education. Moreover, the subordinate status of women in the household has been argued with reference to time use and violence against women.[18] Women work longer hours than men and they may have fewer chances in the formal labour market because the domestic tasks are not equally distributed in the household (see Chapter 4 – Work), and significant proportions of women are victims of domestic violence (see Chapter 6 – Violence against women).

Non-consumption indicators can further underline the gendered experience of poverty. Women experience more disadvantages when they live in poor households. For example, in countries such as Pakistan and Yemen, girls and boys from the wealthiest quintile have relatively similar net school attendance rates in primary education, but in the poorest quintile the net school attendance of girls is lower than that of boys by 17 and 25 percentage points respectively.[19] In households with poor access to clean water and energy, women bear most of the resulting work burden and harmful health effects (see Chapter 7 – Environment).

2. Economic autonomy of women

Women's individual control over resources is considered important not only because of the fairness of equal access to resources, but also because of the resulting economic autonomy of women and their increased bargaining power within the household and how these may translate into more egalitarian intrahousehold relations.

Access to cash income

A small proportion of women have cash income in the less developed regions

More women than men work in vulnerable employment with low or no cash returns, and they spend more of their time on unpaid domestic tasks (see Chapter 4 – Work). This gender division of labour increases women's economic dependency on men. When men with higher earnings or a pension are not around any more because of divorce, migration or death, women as lone mothers and older women living alone have a higher risk of poverty.

16 Marcoux, 1998.
17 See for example, Kabeer, 1994; Sen, 1999; United Nations, 1995b; United Nations, 2009.
18 Jackson, 1996.
19 UNESCO, 2010.

Women's access to cash income is systematically low in the less developed regions (figure 8.6). The proportion of women who were employed and earned cash income in the last 12 months is particularly low in some Asian countries, in both the Southern and Western sub-regions, and the gender differences are very high. For example, only 27 per cent of married women aged 15–49 in India were employed and earned cash income in the last 12 months, compared to 90 per cent of married men of the same age. In Azerbaijan, 19 per cent of married women earned cash compared to 84 per cent of married men. Within sub-Saharan Africa, the proportion of women with cash income is lower in countries from Eastern Africa. The gender gap is large in Eastern and Southern Africa, but less pronounced in Western Africa. For example, 18 per cent of married women 15–49 years old in Malawi had cash income compared to 57 per cent of married men of the same age. By contrast, 79 per cent of married women and 86 per cent of married men in Ghana had cash income.

Ownership of land and other property

Women are disadvantaged with respect to inheritance and property rights

In most countries in Africa and about half the countries in Asia women are disadvantaged by statutory and customary laws in their access to land ownership and other types of property (table 8.3). Elements of gender inequality with regard to inheritance rights were identified in 45 out of the 48 African countries reviewed and in 25 out of the 42 Asian ones. With regard to entitlements to ownership of land, gender inequality was identified in 43 African countries and 21 Asian countries. Better conditions were observed for Latin America and the Caribbean and for Eastern Europe.

While their availability is limited, individual-level data on property ownership point to gender inequality in the less developed regions

Data on property ownership are usually recorded at the household level in both censuses and household surveys. However, where data are collected at individual level and disseminated disaggregated by sex of the owner, gender inequality becomes apparent. Women own land, houses or livestock less often than men, as shown by statistics available for Nepal, the Occupied Palestinian Territory, Peru and Viet Nam.

Table 8. 3
Number of countries with gender inequality with regard to inheritance rights and entitlements to ownership of land and other property, by region

	Number of countries with gender inequality related to		
	Inheritance rights	Right to acquire and own land	Right to own property other than land
Africa (48)	**45**	**43**	**35**
Northern Africa (5)	5	3	1
Sub-Saharan Africa (43)	40	40	34
Eastern Africa (15)	13	13	12
Middle Africa (8)	7	8	8
Southern Africa (5)	5	5	4
Western Africa (15)	15	14	10
Asia (42)	**25**	**21**	**19**
Central Asia (5)	2	2	2
Eastern Asia (4)	0	1	0
South-Eastern Asia (10)	4	2	1
Southern Asia (8)	7	7	7
Western Asia (15)	12	9	9
Latin America and the Caribbean (22)	**2**	**5**	**2**
Caribbean (6)	2	1	1
Central America (6)	0	3	0
South America (10)	0	1	1
Oceania (2)	**0**	**2**	**2**
Eastern Europe (9)	**2**	**2**	**1**

Source: Computed by the United Nations Statistics Division based on data from OECD, Gender, Institutions and Development Database online (as of December 2009).

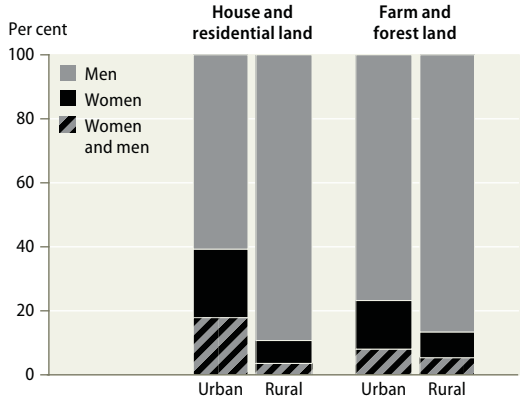
Note: The numbers in brackets indicate the number of countries reviewed. The quality of women's ownership rights was graded from 0 meaning "no restrictions" to 1 signifying complete discrimination against women. Variations between 0 and 1 may indicate the extent of restrictions or the size of the group of women for which the restrictions may apply. Countries presented in the table are those with partial (graded 0.5) or complete (graded 1) discrimination against women on the issue considered.

For example, in South-Eastern Asia the 2006 Survey on the Family in Viet Nam[20] revealed that only a small proportion of house and land titles are in the hands of women in that country (figure 8.7). In urban areas 21 per cent of the house and residential titles are in the name of women, 61 per cent are in the name of men and 18 per cent are joint titles. In rural areas, 8 per cent of the farm and forest land titles are in the name of women, 87 per cent are in the name of men and 5 per cent are joint titles.

In Nepal, only in a small proportion of households do women own the house or a share of it,

20 Viet Nam Ministry of Culture, Sports and Tourism and others, 2008.

Figure 8.7
Distribution of property titles by sex of the owner and urban/ rural areas, Viet Nam, 2006



Source: Viet Nam Ministry of Culture, Sports and Tourism and others, *Results of Nation-wide Survey on the Family in Viet Nam 2006: Key Findings* (2008).

some land or livestock, as shown by the 2001 population census.[21] While 88 per cent of households own their house, only in 6 per cent does a woman have partial or full ownership of the house. Similarly, women own some of the land in only 11 per cent of the households and some livestock in only 7 per cent.

A survey conducted in the Occupied Palestinian Territory in 1999 showed that 52 per cent of men owned a house/real estate or a share of it, compared to only 8 per cent of women.[22] Also, 24 per cent of men owned some land, compared to only 5 per cent of women. Among women entitled to inherit property, only 20 per cent obtained their complete share of inheritance and an additional 12 per cent obtained just a part of their share.

Although both inheritance and state programmes of land distribution and titling are becoming more egalitarian in Latin America, the gender asset gap is still significant and it is due to four factors: male preference in inheritance; male privilege in marriage; male bias in both community and state programmes of land distribution; and male bias in the land market.[23] In Peru, looking at the distribution of ownership of titled land parcels reveals that women represent 13 per cent of landowners, with an additional 13 per cent joint ownership.[24]

While these case studies point to gender inequality in land ownership, data on individual ownership of land have yet to be systematically collected. According to the Food and Agriculture Organization of the United Nations (FAO), the focus in previous rounds of agricultural censuses has been on the "agricultural holder", defined as the "person who makes the major decisions regarding resource use, and exercises management control over the agricultural holding operation".[25] Such a definition does not allow for multiple decision makers (for example, a couple) or more than one owner of the land. The situation of distinct areas owned and managed separately by the wife and husband – relevant for some African countries, for example – cannot be accounted for either. The World Programme for the Census of Agriculture 2010 recognizes that "the agricultural holder concept is often difficult to apply because of a gender bias in reporting of data", and for the 2010 census round "the concept of agricultural holder has been modified to recognize that the agricultural holder could be a group of persons – for example, a husband and wife".[26]

3. Participation in intrahousehold decision-making on spending

A significant proportion of married women in the less developed regions have no say on how their own cash earnings are spent

Women's lower control over household resources is further indicated by their limited participation in intrahousehold decision-making on spending. The proportion of married women aged 15–49 not involved in decision-making on how their own earnings are spent is particularly high in some countries in sub-Saharan Africa and in Asia (figure 8.8 and Statistical Annex). In sub-Saharan Africa, the proportion of women with no say in how their own cash income is spent is greatest in Malawi (34 per cent) followed by Democratic Republic of the Congo (28 per cent), Liberia (23 per cent), Rwanda (22 per cent) and United Republic of Tanzania and Zambia (21 per cent). In Asia, higher proportions were observed in India (18 per cent), Nepal (14 per cent), Bangladesh (13 per cent) and Turkey (11 per cent).

This lack of decision-making power is more often associated with the poorest wealth quintiles (figure 8.9). Large disparities between the poorest and wealthiest quintiles are observed for Democratic

21 Nepal Central Bureau of Statistics, 2003.
22 Palestinian Central Bureau of Statistics, 2002.
23 Deere and Leon, 2003.
24 Ibid.
25 FAO, 2005, para. 3.36.
26 FAO, 2005, para. 2.29.

Republic of the Congo, Lesotho, Liberia, Malawi, United Republic of Tanzania and Zambia (in Africa) and for Turkey (in Asia). For example, 21 per cent of the married women who earn cash income in the United Republic of Tanzania, on average, have no say in how their money is spent. However, this proportion is reduced to 10 per cent for women in the wealthiest quintile and expands to 44 per cent for women in the poorest quintile. Similarly, 11 per cent of married women in Turkey who earn cash income have no decision-making power on how their money is spent. The proportion is reduced to 2 per cent for women in the wealthiest quintile but goes up to 28 per cent for women in the poorest quintile.

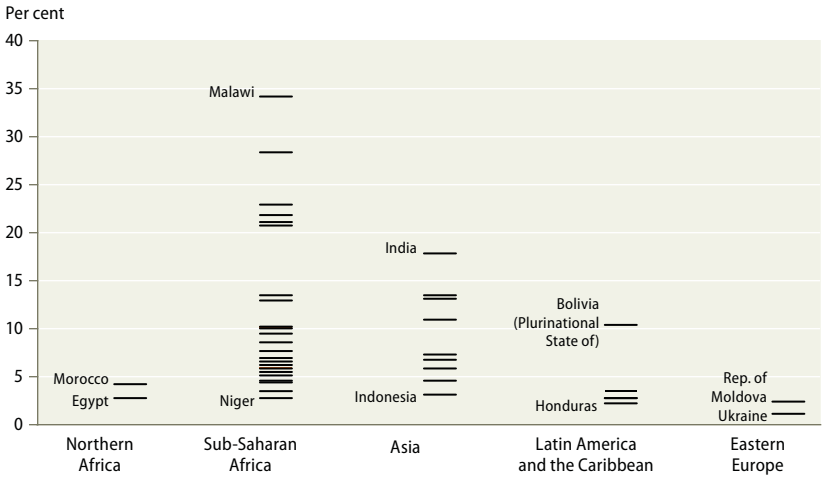
Married women in the less developed regions do not fully participate in decision-making on household purchases, particularly in poorer households

Lack of participation in decision-making is also observed with regards to expenditures on major household purchases and, to a lesser extent, on daily household needs (which are more likely to fall within the traditional areas of decision-making for women). The percentage of married women participating in intrahousehold decision-making is particularly low in Africa, followed by Asia (table 8.4). On average, only 60 per cent of married women in sub-Saharan Africa can decide by themselves or together with their husbands on daily purchases for household needs, and even fewer than that, 46 per cent, on major purchases. Within the region the variation is substantial. Less than a quarter of married women have a say in purchases for daily household needs in Niger and Senegal, while more than three quarters have a say in Ethiopia, Ghana, Lesotho, Liberia, Madagascar, Namibia, Swaziland, Zambia and Zimbabwe. The pattern of variation is similar for decisions on major household purchases: less than a quarter of married women have a say in Burkina Faso, Malawi, Mali, Niger, Nigeria and Senegal, while three quarters or more have a say in Liberia, Madagascar, Namibia and Zimbabwe (see Statistical Annex).

Within Asia, women from countries in South-Eastern Asia – Cambodia, Indonesia and the Philippines – have more decision-making power within the household with regard to household purchases than women from countries in Southern Asia – Bangladesh, India and Nepal (see Statistical Annex). The proportion of women usually making decisions by themselves or with their

Figure 8.8

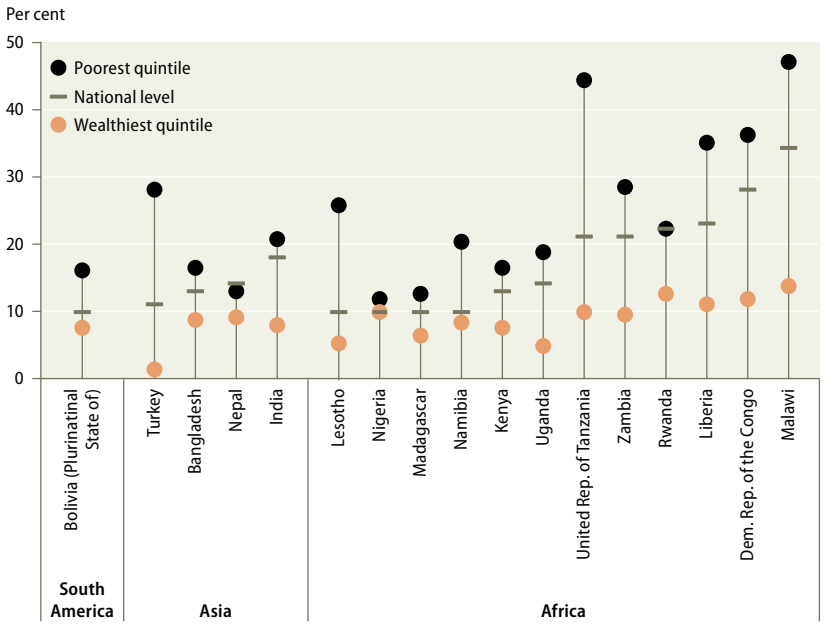
Proportion of married women aged 15–49 not participating in the decision on how their own earned money is spent, 2003–2008 (*latest available*)



Source: Macro International, Demographic and Health Survey (DHS) database (2009).
Note: Each line represents one country. Currently married/in union women who earned cash income in the last 12 months were asked "Who usually decides how the money you earn will be used: mainly you, mainly your husband/partner, or you and your husband/partner jointly?". The graph shows the proportion of women who answered "husband/partner alone", "mainly husband/partner" or "somebody else". Excluded were the answers where the woman indicated that she decided "alone", "mainly alone", "jointly with husband", "jointly with somebody else" and non-answers.

Figure 8.9

Married women aged 15–49 not participating in the decision of how own earned money is spent, for poorest and wealthiest quintiles, 2003–2008 (*latest available*), **selected countries with highest percentages of non-participation**



Source: Macro International, Demographic and Health Survey (DHS) database (2009).
Note: Data refer to women who are currently married or in union.

Table 8. 4

Married women aged 15–49 usually making decisions, by themselves or with their husbands, on purchases for daily household needs and major purchases, by region, 2003–2008 (*latest available*)

	Proportion of women (%) making decisions on	
	Purchases for daily household needs	Major purchases
Africa (25)	**61**	**47**
Sub-Saharan Africa (23)	60	46
Asia (9)	**73**	**66**
Latin America and the Caribbean (5)	**82**	**71**

Source: Computed by the United Nations Statistics Division based on data from Macro International, Demographic and Health Survey (DHS) database (2009).

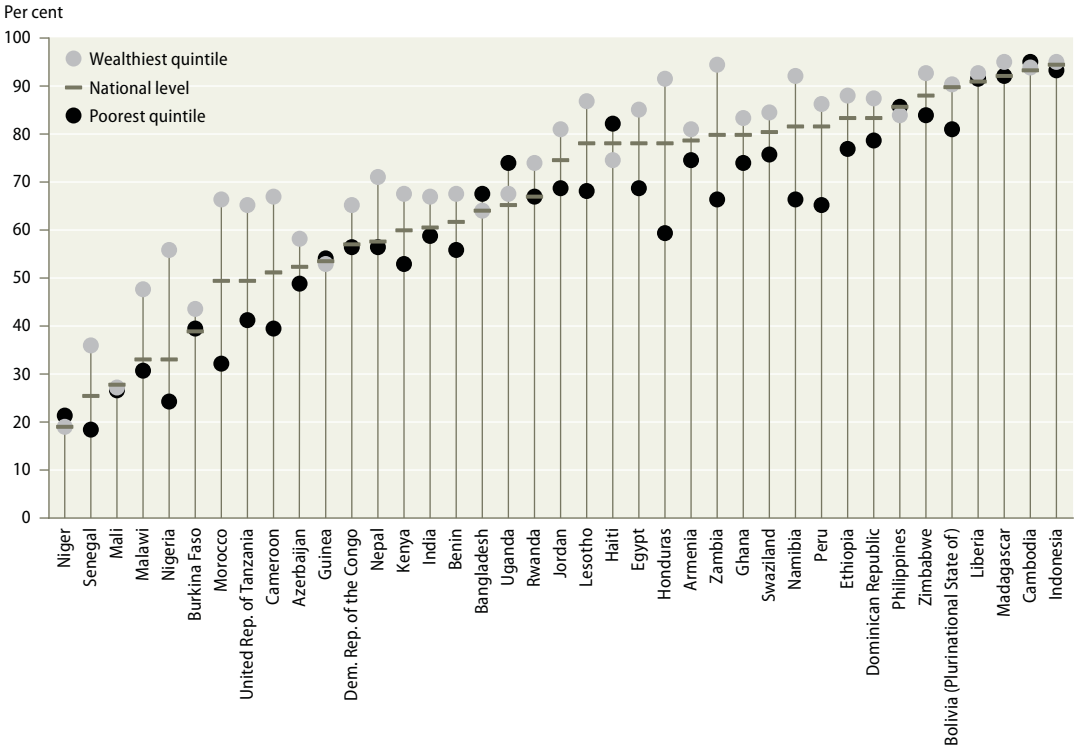
Note: Unweighted averages; the numbers in brackets indicate the number of countries averaged. Currently married/in union women were asked "Who usually makes decisions about purchases for daily household needs?" and "Who usually makes decisions about major household purchases?" The averages above are calculated based on the proportions of women who answered "themselves" or "jointly with their husbands/partners".

husbands on major household purchases is over 75 per cent in the South-Eastern Asian countries mentioned while only slightly over 50 per cent in the Southern Asian countries. With regard to purchases for daily household needs, the proportions of women participating in decision-making are over 85 per cent in the South-Eastern Asian countries and around 60 per cent in the Southern Asian countries.

Women in the poorest quintiles participate less in intrahousehold decision-making on purchases for daily household needs (figure 8.10). Disparities of more than 20 percentage points between the poorest and wealthiest quintiles are observed for Cameroon, Morocco, Namibia, Nigeria, the United Republic of Tanzania and Zambia (in Africa) and for Honduras and Peru (in Latin America). For example, 66 per cent of married women in the wealthiest quintile in Morocco usually make decisions by themselves or jointly with their husbands with regard to purchases for daily household needs. The proportion is reduced to 32 per cent for women in the poorest quintile. In Honduras, most of the married women from the wealthiest quintile, 91 per cent, are usually part of decisions on daily household needs, compared to 59 per cent of women from the poorest quintile. The participation is almost universal in both wealthiest and poorest quintiles in countries such

Figure 8.10

Married women aged 15–49 usually making decisions, by themselves or jointly with their husbands, on purchases for household daily needs, in the poorest and wealthiest quintiles, 2003–2008 (*latest available*)



Source: Macro International, Demographic and Health Survey (DHS) database (2009).

Note: Data refer to women who are currently married or in union.

as Cambodia, Indonesia, Liberia and Madagascar. By contrast, women's participation is low in both wealthiest and poorest quintiles in Burkina Faso, Mali and Niger.

In summary, individual-level data presented in the second part of this chapter indicate that there is substantial gender inequality within the household in the less developed regions, particularly in poorer households. Women do not fully participate in intrahousehold decision-making on spending, and female and male members of the household do not always have equal access to household resources. Fewer women have cash income and they own land or other property less often than men. This lower access to resources increases women's economic dependency on men and make them more vulnerable to various economic and environmental shocks.