

Female Household Headship and the Feminisation of Poverty: Facts, Fictions and Forward Strategies

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Issue 9, May 2003



New Working Paper Series

New Working Paper Series

Editor: Gail Wilson (g.wilson@lse.ac.uk)

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**FEMALE HOUSEHOLD HEADSHIP AND
THE FEMINISATION OF POVERTY:
FACTS, FICTIONS AND
FORWARD STRATEGIES**

Sylvia Chant

ABSTRACT

This paper interrogates the common assumption that a large part of the so-called ‘feminisation of poverty’ in recent decades is due to the progressive ‘feminisation of household headship’. Its specific aims are three-fold. The first is to summarise how and why women-headed households have come to be widely equated with the ‘poorest of the poor’ in development discourse. The second is to trace the evolution of challenges to this stereotype from a growing and increasingly diverse body of macro- and micro-level research. The third is to explore some of the implications and outcomes of competing constructions of female household headship, especially in relation to policy. At one end of the spectrum, what kinds of attitudes and actions flow out of the mantra that female-headed households are the ‘poorest of the poor’? At the other extreme, what happens when the links between the ‘feminisation of poverty’ and the ‘feminisation of household headship’ are disrupted? In particular, I am concerned to reflect on the potential consequences of acknowledging that the epithet ‘women-headed households are the poorest of the poor’ may be more ‘fable’ than ‘fact’.

ACKNOWLEDGEMENTS

Thanks are due to Sarah Bradshaw, Monica Budowski, Andrea Cornwall, Hazel Johnstone, Brian Linneker, María del Carmen Feijoó, Cathy McIlwaine, Maxine Molyneux, Silvia Posocco and Ramya Subrahmanian for their helpful advice and comments.

FEMALE HOUSEHOLD HEADSHIP AND THE FEMINISATION OF POVERTY: FACTS, FICTIONS AND FORWARD STRATEGIES ¹

INTRODUCTION

The idea that women bear a disproportionate and growing burden of poverty at a global scale, often encapsulated in the concept of a 'feminisation of poverty', has become a virtual orthodoxy in recent decades. The dearth of reliable and/or consistent data on poverty, let alone its gender dimensions, should undoubtedly preclude inferences of any quantitative precision (Marcoux, 1997; Moghadam, 1997:3). Yet this has not dissuaded a large segment of the development community, including international agencies, from asserting that 60-70% of the world's poor are female, and that tendencies to greater poverty among women are deepening (see for example, UNDP, 1995:4; UN, 1996:6; UNIFEM, 1995:4 cited in Marcoux, 1997; also ADB, 2000:16).

The factors responsible for the 'feminisation of poverty' have been linked variously with gender disparities in rights, entitlements and capabilities, the gender-differentiated impacts of neo-liberal restructuring, the informalisation and feminisation of labour, and the erosion of kin-based support networks through migration, conflict and so on. One of the primary tenets, however, has been the mounting incidence of female household headship (see BRIDGE, 2001; Budowski et al, 2002; Chant, 1997a, 2001; Marcoux, 1997; Moghadam, 1997).² Indeed, Davids and van Driel (2001:162) go as far as to say that: '...the feminisation of poverty focuses on female-headed households as an expression of that same feminisation of poverty'. In turn, because lone mothers are

often the biggest sub-group of female heads³, whose poverty is attested not only to affect them, but their children too (see below), it is no surprise that in some circles the ‘culture of single motherhood’ has been designated the ‘New Poverty Paradigm’ (see Thomas, 1994, cited in Budowski *et al*, 2002:31).

Contemporary reflection of this thinking can be seen in a recent internet circular distributed by the Coordination for Productive Development for Women of FONAES, a subsidiary decentralised body of the Mexican Ministry of the Economy. Referring to a census-based graph of marriage and divorce statistics for 1990 and 2000, the opening statement of the communication reads:

‘At the present time, we are experiencing a phenomenon known as the “feminisation of poverty”, which has been accentuated, amongst other things, by the increase in separation and divorce. Added to the tradition of leaving responsibilities for children to the mother, this situation has given rise to an increasing incidence of lone parent families headed by women whose vulnerability, for all their members, is elevated’ (my translation) (see also Appendix, Box 1).⁴

The links so frequently drawn between the feminisation of poverty and household headship derive first, from the idea that women-headed households constitute a disproportionate number of the poor, and second, that they experience greater extremes of poverty than male-headed units (see BRIDGE, 2001:1; Buvinic and Gupta, 1993; González de la Rocha, 1994b:6-7; Moghadam, 1997; Paolisso and Gammage, 1996:23-5). An additional element, summed up in the concept of an ‘intergenerational transmission of disadvantage’ is that the privation of female household heads is

passed on to their children (see Chant, 1997b,1999). As asserted by Mehra et al (2000:7), poverty is prone to be inter-generationally perpetuated because female heads cannot 'properly support their families or ensure their well-being' (see also ILO, 1996).

In broader work on poverty, and especially in policy circles, the poverty of female-headed households has effectively become a proxy for women's poverty, if not poverty in general (see Jackson, 1996, 1998; Kabeer, 1996, 2003:81; also May, 2001:50). In fact, the twinning of the 'feminisation of poverty' with the 'feminisation of household headship' has become so routinised in policy discourse that interrogating whether or not any intrinsic interrelationship actually exists seems to have become secondary to doing something about the 'problem'. If women-headed households are the 'poorest of the poor', then attention needs to be directed to alleviating their condition. In its most immediate form this may involve palliative interventions such as the provision of assistance to affected parties with child-feeding, day care, access to credit, skills-training, or shelter (see for example, Bibars, 2001:81 et seq; Chant, 1997a; Grosh, 1994; Lewis, 1993; Safa, 1995:84). At its logical extreme, however, more strategic, preventive, measures may entail strengthening the 'traditional' (male-headed) family within society as a means of arresting the process by which women's vulnerability to poverty (and that of their children), is aggravated by 'deviant' or 'unfortunate' domestic circumstances. Indeed, despite numerous calls on the part of feminist activists, academics and others to acknowledge historical and contemporary diversity in household structures, female-headed households, especially lone mother units, are typically regarded as symptomatic

of 'family breakdown' (Chant, 2002). Even if 'alternative' family patterns are tolerated, the heterosexual male-headed household, preferably based on formal marriage, persists as a normative ideal in most parts of the world (see Chant, 1999; Stacey, 1997; Ypeij and Steenbeek, 2001). Grounded largely in the notion that dual ('natural'/biological) parenthood not only offers the best prospects of social, moral and psychological well-being for children, but material security, this is of particular relevance when considering contemporary attempts to re-draw the boundaries between the market, state and citizens in the interests of paring down public welfare provision (see Moore, 1994; also Molyneux, 2002).

Yet despite repeated emphasis on the links between female headship and poverty, a growing body of literature based on macro-level data, as well as micro-social research, has challenged the construction that women-headed households are the 'poorest of the poor'. This, however, throws up new dilemmas, especially given increased targeting within poverty alleviation and reduction programmes, and the plausible need to maintain high visibility of gender in the face of shrinking resources for development and/or social assistance.

In an attempt to explore some of the tensions emanating from growing equivocation over the links between female household headship and poverty, the first section of this paper sets out the principal reasons why women-headed households have traditionally been regarded (and portrayed) as the 'poorest of the poor'. In section two, the discussion synthesises arguments and evidence which have qualified and/or opposed this orthodoxy. The

third and final section focuses on social and policy implications. After considering the dangers attached to blanket stereotyping of women heads as the 'poorest of the poor', attention turns to potential outcomes of surrendering a conventional wisdom which has undoubtedly helped to harness resources for women. As part of this analysis I evaluate the role of targeted interventions for female-headed households in relation to other initiatives which might more effectively address women's poverty and better accommodate diversity and dynamism in household arrangements.

HOW WOMEN-HEADED HOUSEHOLDS BECAME THE 'POOREST OF THE POOR': KEY RATIONALES

In the last 10-15 years, pronouncements about women-headed households being the 'poorest of the poor' have proliferated in writings on gender not only in developing regions, but at a global scale (see for example Acosta-Belén and Bose, 1995:25; Bullock, 1994:17-18; Buvinic, 1995:3; Buvinic and Gupta, 1993; Kennedy, 1994; Tinker, 1990:5; UN, 2000; UNDAW, 1991; also Appendix, Box 1).

While such statements have often been made without direct reference to empirical data, the assumption that women-headed households face an above-average risk of poverty (mainly construed in terms of income, although other factors such as health and nutritional status factors may enter the equation), is by no means groundless. Indeed, there are several persuasive reasons why we might expect a group disadvantaged by their gender to be further disadvantaged by allegedly 'incomplete', or

‘under-resourced’, household arrangements (see Appendix, Box 2). This is especially so given the assumption that female household headship is prone to arise in situations of economic stress, privation and insecurity, whether through labour migration, conjugal instability, and/or the inability of impoverished kin groups to assume responsibility for abandoned women and children (see Benería, 1991; Chant, 1997b; Chen and Drèze, 1992:22; Fonseca, 1991:138).

Extrapolating women’s disadvantage to women headed households

Although rejecting the notion that female household headship should automatically be classified as the ‘poorest of the poor’, Moghadam’s (1997) extensive review of the ‘feminisation of poverty’ identifies three main reasons which, prima facie, are likely to make women poorer than men. These are first, women’s disadvantage in respect of poverty-inducing entitlements and capabilities; second, their heavier work burdens and lower earnings, and third, constraints on socio-economic mobility due to cultural, legal and labour market barriers (see also Kabeer, 2003).

In respect of the ways in which these factors may engender particular disadvantage for women in female-headed households, those pertaining to labour supply, employment and earnings have claimed most attention, especially where headship and lone motherhood coincide.

Labour supply, employment and earnings

Lone mother units are often assumed to be worse off than two-parent households because, in lacking a 'breadwinning' partner they are not only deprived of an adult male's earnings, but have relatively more dependents to support (see Fuwa, 2000:1535; IFAD, 1999; ILO, 1996; McLanahan and Kelly, nd:6; Safa and Antrobus, 1992:54; UNDAW, 1991:38). On top of this, women's purported single-handed management of income-generation, housework and childcare further compromises economic efficiency and well-being. On one hand, female heads are conjectured to have less time and energy to perform the full range of non-market work so vital to income conservation in poor neighbourhoods, such as shopping around for the cheapest foodstuffs, or self-provisioning rather than purchasing market goods and services. On the other hand, women's 'reproduction tax' (Palmer, 1992) cuts heavily into economic productivity, with lone mothers often confined to part-time, flexible, and/or home-based occupations. This is compounded by women's disadvantage in respect of education and training, their lower average earnings, gender discrimination in the workplace, and the fact that social and labour policies rarely provide more than minimal support for parenting (see Dia, 2001; Elson, 1999; Finne, 2001; Kabeer, 2003; also Christopher et al, 2001; England and Folbre, 2002; Folbre, 1994; Rogers, 1995).

The difficulties of reconciling income-generation with childcare are, of course, widely noted as applying to most mothers, and constitute a major reason why a disproportionate share of women's employment in the South is in the informal sector (see Arriagada,

1998:91; Baden with Milward, 1997; Fuwa, 2000:1535; Kabeer, 2003: Chapter 3; Leach, 1999; Tinker, 1997, forthcoming; UN, 2000:122, Chart 5.13; also Rai, 2002:111-12). When considering that poor female heads are much more commonly engaged in informal activity than their male counterparts, and in the lower tiers as well (see Bolles, 1986; Chant, 1991a; Brown, 2000; Merrick and Schmink, 1983; Sethuraman, 1998), it is no surprise that women-headed units are thought to be at an above-average risk of poverty, especially in cases where households have only one 'breadwinning' adult. Indeed, not only are levels of remuneration in general lower in the informal sector, but gender differentials are wider. In Colombia, women's average earnings are 86% of men's in the formal sector as against 74% in the informal sector (Tokman, 1989:1971). In Honduras, the respective levels are 83% and 53% (López de Mazier, 1997: 263). For Central America as a whole, the gender earnings gap in informal employment averages 25% compared with 10% in formal occupations (Funkhouser, 1996:1746).

Given the common disadvantages of informal employment not only in respect of earnings, but also in terms of fringe benefits, social security coverage and pensions, the short- and long-term implications for female heads of household are potentially serious. It is also important to remember that women's conventionally limited access to 'physical capital assets' (Rakodi, 1999) or 'non-labour resources' (Kabeer, 2003:198), such as infrastructure, land and property ownership, may exacerbate financial difficulty. For example, since informal sector businesses are often based in or from the home, female heads who have no option but to rent or

share accommodation may find their choice and scale of entrepreneurial activities constrained by landlords (see Chant, 1996: Chapter 3).

Comparative disadvantage in labour supply and opportunities is thought to be further compounded in women-headed households given their higher conjectured proportion of female vis-à-vis male members (Marcoux, 1997; also Appendix, Box 2). Whether or not this is actually the case, evidence from Vietnam, Bangladesh and South Africa suggests that women's lower average earnings translate into a virtually 'unequivocal' risk of poverty in households which have only female members (Kabeer, 2003:141). This said, the question of how the 'femaleness' of the household is constituted, for example, in terms of age and economic activity of members, may well mediate gender-poverty linkages (see Kusakabe, 2002:8 on Cambodia).

Limited support from external parties

Another important set of factors in the construction of women-headed households as 'poorest of the poor' is that in most parts of the South there is little or no compensation for earnings shortfalls through 'transfer payments' from external parties such as the State, or 'absent fathers'. While some countries, as discussed in greater detail later, have launched targeted initiatives to alleviate the poverty of female-headed households, where these do exist, they have rarely made an appreciable difference to household incomes or assets (see Chant, 1997b, 2001).⁵ The same applies in cases where female heads, along with other 'vulnerable' groups such as the elderly, disabled or orphaned, receive benefits from

residual social programmes designed to cater to those excluded from mainstream contributory aid and welfare schemes (see Bibars, 2001:83 et seq on Egypt).

As Bibars (2001:86) further notes in relation to non-contributory poverty alleviation programmes in Egypt, ‘The state has not provided women with an institutional alternative to the male provider’.⁶ This is significant more generally since in most countries in the South there is scant enforcement of legal stipulations pertaining to absent fathers. While in many places legislation governing maintenance payments has now extended to cover children from consensual unions as well as formal marriage, in most instances, especially among the poor, levels of ‘paternal responsibility’ are notoriously low and men are seldom penalised for non-compliance (see Budowski and Rosero-Bixby, 2003; Chant, 1997a, 2001; Marengo et al, 1998:9). Recognising that men’s incapacity to pay because they are un- or underemployed or have limited earnings may be an important factor among low-income groups, unwillingness to pay is often an additional element (see Chant, 1997b, 2001). In Costa Rica, for example, men tend to regard ‘family’ as applying only to the women and children with whom they are currently residing or involved, and distance themselves from the offspring of previous relationships (ibid; see also Menjívar Ochoa, 2002:46)

Another reason offered to account for poverty among female-headed households is that their social networks (and hence access to social capital) may be smaller (see Appendix, Box 2). This is sometimes attributed to the fact that female heads lack ties with

ex-partners' relatives, or because they 'keep themselves to themselves' in the face of hostility or mistrust on the part of their own family networks or others in their communities (see Chant, 1997a; Lewis, 1993; Willis, 1994). Indeed lone mothers may deliberately distance themselves from kin as a means of deflecting the 'shame' or 'dishonour' attached to out-of-wedlock birth and/or marriage failure, not to mention, in some instances, stigmatised types of employment such as sex work (see Chant and McIlwaine, 1995:302; also Bibars, 2001:60-61). Added to this, some female heads are unable to spare the time to actively cultivate social links and/or may eschew seeking help from others because deficits in material and other resources prevent ready reciprocation of favours (Chant, 1997a:206; González de la Rocha, 1994a:211; see also Chen and Drèze, 1992:23).^{7,8}

As discussed in more detail later, we cannot necessarily assume that women heads lack transfers from external parties (especially non-resident children). Nor can we readily accept that women's general disadvantage as individuals translates directly to greater disadvantage for female-headed households, or, indeed, that living with men automatically mitigates women's risks of poverty. None the less, there are probably three main factors over and above those already discussed which help to explain the frequently unproblematised construction of women-headed households as the 'poorest of the poor'.

Historical dynamics

A first, and fairly plausible, reason owes to historical legacy insofar as the term 'feminisation of poverty' originated in the United States

in the late 1970s, and was linked during this period to the fast-rising numbers of households headed by low-income women and their children, especially among the Afro-American community (see Moghadam, 1997:6; also McLanahan and Kelly, nd for discussion and references). While extrapolation of terminology and concepts across space and time has been roundly criticised, especially by feminists from the South, it would certainly not be the first occasion that such a construction has 'gone global' (see for example, Cornwall and Lindisfarne, 1994:12 et seq on 'machismo'; Chant, 2002; Moore, 1994 on 'family breakdown'). Once grafted into the literature on development, repeated statements linking the feminisation of poverty with the feminisation of household headship, not least by international agencies, have undoubtedly added cumulative legitimation (see Jackson, 1998; also Appendix, Box 2).

Continued reliance on quantitative indicators of poverty

A second important factor in constructing women headed households as 'poorest of the poor' derives from the continued precedence of quantitative measures in poverty assessments, be these in relation to incomes, expenditure or consumption. Generally speaking, poverty analyses also continue to be grounded in the 'physical aspects of deprivation, rather than the more intangible ones' (Kabeer, 1994:161; see also Appendix, Box 2). Despite growing lip-service to the importance of 'social deprivation' (rather than 'physiological deprivation'), approaches to poverty evaluation, which, via more holistic, participatory methods take into account the 'voices of the poor' and nominally consider (gendered) subjectivities, power relations and so on, the

development 'mainstream' seems to find it easier to fall back on traditional (quantitative) formulae, especially for big, internationally comparative estimates of poverty levels and trends (see, as an example, World Bank, 2000, and for critiques, Razavi, 1999; Whitehead and Lockwood, 1999). When considering that aggregate household (rather than per capita) incomes, usually based on earnings, are often taken as the benchmark for measuring income poverty (see Kabeer, 2003:79-81), it is hardly surprising that female-headed households show up as a particularly vulnerable constituency, not least because of their smaller average size (see Chant, 1997b; also Appendix, Box 2).

Political agendas

Third, and related to this, the fact that female-headed households are a 'visible and readily identifiable group in income poverty statistics' (Kabeer, 1996:14), provides rich justification for a range of political and economic agendas. In one respect, this serves neo-liberal enthusiasm for the efficiency-driven targeting of poverty reduction measures to 'exceptionally' disaffected parties, not forgetting that considerations of efficiency (as opposed to equity), seem to have powered the incorporation of gender into poverty alleviation, welfare and savings and credit programmes more generally (see Jackson, 1996:490; Kabeer, 1997:2; Molyneux, 2001:184; Pankhurst, 2002; Razavi, 1999:419; also World Bank, 1994, 2002). Yet in another vein, highlighting the disadvantage of female-headed households has also served GAD interests insofar as it has provided an apparently robust tactical peg on which to hang justification for allocating resources to women (see Baden and Goetz, 1998:23; Chant, 2001; Jackson, 1998).

However, despite the instrumental value of such a strategy, there are numerous, less auspicious, corollaries. One is that resources may be won for some women only at the expense of sidestepping the needs of the majority (who are in male-headed households). Another downside is that in targeting women without co-resident partners, women are addressed in isolation, which, in line with one of the main criticisms of WID approaches, fails to confront the thorny (but arguably crucial) terrain of intra-household gender relations (see Jackson, 1997:152). Another contentious outcome of 'poorest of the poor' stereotyping, is that it can bolster neo-conservative agendas for strengthening the 'traditional' family. During an era in which advocacy for children's rights is at an all time high, emphasising the 'inter-generational transmission of disadvantage' ascribed to female headship can all too easily be hijacked by anti-feminist interests. This said, the idea that something is better than nothing is undoubtedly a major reason why many stakeholders, including those within the GAD arena, have been reluctant to abandon a construction that provides a plausibly hard case for intervention.

CHALLENGES TO THE CONSTRUCTION OF WOMEN-HEADED HOUSEHOLDS AS THE 'POOREST OF THE POOR'.

Despite the pervasive emphasis on female household headship in exacerbating women's poverty, and the idea that the mounting 'feminisation of poverty' can be attributed partially, if not substantially, to rising female household headship, challenges to the blanket stereotyping of women as 'poorest of the poor' have gathered increasing momentum. These challenges have emerged from a number of quarters, as itemised below.

Lack of 'fit' with quantitative data

Somewhat surprisingly perhaps, especially in light of the categorical pronouncements issued by international agencies, one set of qualifications about the poverty of female-headed households has come from analyses of macro-level quantitative statistics. For example, comparative inter-regional and/or international data compiled by the World Bank and other mainstream sources such as the Economic Commission for Latin America, the International Fund for Agricultural Development, and the International Food Policy Research Institute, fail to demonstrate with any consistency that female household headship predicts an above average probability of poverty (see CEPAL, 2001:20; IFAD, 1999; Kennedy, 1994:35-6; Moghadam, 1997:8; Quisumbing *et al*, 1995). This is echoed in the findings of a number of sub-regional and national studies (see Menjivar and Trejos, 1992 on Central America; Fuwa, 2000 on Panama; Gafar, 1998 on Guyana; GOG, 2000 on The Gambia; Kusakabe, 2002 on Cambodia; Wartenburg, 1999 on Colombia). Moreover, there would not appear to be any consistent relationship between levels of poverty at national or regional scales and proportions of female heads, nor between trends in poverty and in the incidence of female headship over time (see Chant, 2001; Chant with Craske, 2003: Chapter 3; Varley, 1996: Table 2). In Latin America, for example, upward trends in female household headship in urban areas (where the incidence of women-headed households is generally higher) occurred in every single country for which data exist for 1990 and 1999 (see CEPAL, 2001: Cuadro V3), whereas the regional proportion of urban households in poverty declined from 35% to 29.8% between 1990 and 1999, and indigent households from 17.7% to 13.9% (*ibid.*: Cuadro 1.2). Regardless

of the fact that in some parts of the region female heads have borne a greater burden of poverty over time (as, for example, in Costa Rica), Arriagada (1998:91) asserts for the continent as a whole that: ‘...the majority of households with a female head are not poor and are those which have increased most in recent decades’.⁹

That female headship is not necessarily a poverty-specific phenomenon is also evident from detailed micro-level data generated by in-depth household research in a number of developing and emerging market economies. A comparative analysis of the effects of structural adjustment in low-income neighbourhoods of Guayaquil, Manila, Budapest and Lusaka, for example, indicated that in all but the last city, there was no relationship between the sex of household heads and income (Moser, 1996:50). Similarly, research across a broader cross-section of the population in a range of countries shows that that women-headed households are just as likely to be present among middle- and/or upper-income groups as among the poor (see Appleton, 1996 on Uganda; Geldstein, 1994, 1997 on Argentina; González de la Rocha, 1999:31; Willis, 2000:33 on Mexico; Hackenberg *et al*, 1981:20 on the Philippines; Kumari, 1989:31 on India; Lewis, 1993:23 on Bangladesh; Wartenburg, 1999:78 on Colombia; Weekes-Vagliani, 1992:42 on the Côte d'Ivoire). Indeed, given that many younger lone mothers tend not to be able to afford their own accommodation and so live under the roof of kin or friends as ‘embedded female-headed sub-families’ (see Chant and McIlwaine, 1995 on the Philippines; Marengo *et al*, 1998 on Costa Rica; Wartenburg, 1999 on Colombia), it is entirely possible that

pockets of poverty are equally, if not more, likely to be found in households headed by men

In turn, it is by no means clear that female household headship is responsible for an 'inter-generational transmission of disadvantage', with research in a variety of contexts indicating that children in female-headed households may actually be better off than their counterparts in male-headed units in terms of educational attainment, nutrition and health (Blumberg, 1995; Chant, 1997a; Engle, 1995; Hoddinott and Haddad, 1991; Moore and Vaughan, 1994; Oppong, 1997). Moreover, despite the common assumption that female heads of household send young children out to work, levels of child labour do not seem to be noticeably higher in female-headed units (see Chant, 1997a:230 et seq).

These findings clearly need to be balanced against research which indicates that women-headed households are likely to be poorer in income terms than male-headed units (see, for example, Bibars, 2001: 68; van Driel, 1994:216; González de la Rocha, 1994b:6-7; Paolisso and Gammage, 1996:18-21; Todes and Walker, 1993:48). Indeed, one of the most ambitious comparative reviews to date, based on over 60 studies from Latin America, Africa and Asia, concluded that in two-thirds of cases women-headed households were poorer than male-headed households (see Buvinic and Gupta, 1993, 1997).¹⁰ None the less, given conflicting findings, and the tenuous evidence for any systematic relationship between female household headship and poverty, it is clearly wise to refrain from over-emphasising the 'plight of female-headed households' (Scott, 1994:86; see also Chant, 1997b; Elson, 2002:95; Fonseca, 1991:138; González de la Rocha and Grinspun, 2001:61-2; Kabeer,

2003:81-3; Quisumbing et al, 1995; Razavi, 1999:410). In turn, given widespread economic inequalities between men and women, a more important issue is arguably to establish how substantial numbers of female heads manage to avoid a greater incidence and depth of poverty than their male counterparts (see Appendix, Box 3).

Heterogeneity of female-headed households

Aside from the fact that survival capacity, bargaining power and 'fall-back' position (Sen, 1990) of female heads vary greatly in different social, cultural, demographic and economic contexts, female-headed households are a highly heterogenous group.

Differentiation occurs inter alia, through such factors as routes into the status (whether by 'choice' or involuntarily, and/or through non-marriage, separation, divorce, widowhood and so on), by rural or urban residence, by 'race', by composition, by stage in the life course (including age and relative dependency of offspring), and by access to resources from beyond the household unit (from absent fathers, kinship networks, state assistance and the like) (see Baylies, 1996; Chant, 1997a; Feijoó, 1999; Safa, 2002; Varley, 2002; Whitehead and Lockwood, 1999; also Note 2). These differences can be eminently important in explaining how female headship does not automatically entail consignment to the category of 'poorest of the poor'.

Age seems to play a major role in mediating disadvantage, recognising that its particular influence on women at different stages of the life course varies from one context to another. In Egypt, for example, Bibars (2001:67) points out that many female heads are poor because they are 'old and illiterate and unable to work',

whereas in Chile, the average age of 'non-poor' female heads is higher (at 56.9 years) than for those classified as 'poor' (51.9 years), and/or 'destitute' (46 years) (Thomas, 1995:82, Table 3.3). Indeed, in Latin America more generally, the mean age of low-income female household heads is often 5 years more than their male counterparts (see Chant, 1997a: Chapters 5&6), and they tend to be better-off than their younger counterparts, especially where they continue to co-reside with family members. One reason is that they may have fewer dependent children (González de la Rocha, 1994b:8). National Household Survey data from Costa Rica, for example, indicate that the risk of poverty is 55% greater in households with children under 12 years old, than in those without (Marenco et al, 1998:11). In turn, older female heads often have children of working age (whether co-resident or who have left home) who are able to help out financially. This is critical when considering that female heads often receive larger and more frequent remittances than male heads from non-resident offspring, not only in Latin America, but in other parts of the South too (see Appleton, 1996 on Uganda; Brydon and Legge, 1996: 49 & 69 and Lloyd and Gage-Brandon, 1993:121 & 123 on Ghana; Chant, 1997a: 210-1 on Mexico; Chant and McIlwaine, 1995 on the Philippines; Kusakabe, 2002:6 on Cambodia). As summarised by Safa (2002:13) in the context of the Dominican Republic, 'female-headed households can function quite adequately as long as the consanguineous ties that provide crucial financial, domestic, and emotional support are maintained'. In fact, in some parts of the world, such as the Netherlands Antilles, it has been argued that '...family networks provide women with more security than an individual male partner' (Ypeij and Steenbeek, 2001:73).

Leading on from this, the common pattern for female headed units to contain extended kin members can bolster security and well-being, whether because this adds wage earners to the household unit, or because it facilitates engagement in wage-earning among other household members. In low-income neighbourhoods in urban Mexico more than one-half of female-headed households are extended, compared with just over one-quarter of male-headed units (Chant 1997a). In Nicaragua, surveys conducted in four rural and urban settlements indicate that 54% of female-headed units are extended, as against 21% of their male-headed counterparts (Bradshaw, 2002:16). In Colombia too, data from National Household and Quality of Life Surveys reveal that the incidence of extension is higher in female-headed than male-headed households (46% versus 30%) (Wartenburg, 1999:88).

There is often important interaction between stage in the life course and composition insofar as older heads are more likely to extend their membership through the marriage of sons and daughters. This means too, that female-headed households may contain male adults, underlining Fonseca's (1991) point that 'female-headed' household does not equate with 'male-absent' household (see also Appendix, Box 3).¹¹ Notwithstanding that in some cases, especially where there are few opportunities for productive work, household extension might not bring (or be perceived to bring) economic benefits, and 'may actually serve to increase rather than decrease vulnerability' (Bradshaw, 2002:21), in other instances, it can also reflect a proactive measure to protect and/or improve well-being.

Although it is impossible to generalise about different features of female-headed households and the links with poverty across different contexts, at the bottom line, findings suggest that it is obviously inappropriate to collapse the well-being of household members to the relative economic status of individual heads. In short, the diversity of female-headed households in respect of socio-economic status, age, composition, dependency of offspring, access to resources from beyond the household and so on, precludes their categorical labelling (see Chant, 1997a,b; Feijoó, 1999; Kusakabe, 2002; Oliver, 2002; Varley, 2002; Whitehead and Lockwood, 1999). In turn, other aspects of the livelihood strategies of female-headed households indicate that potential shortfalls in the income and assets are compensated in other ways.

Variations in household employment and earning strategies

Even if female heads of household may be disadvantaged by gender inequalities in earnings, we cannot assume that they are the sole breadwinners in households (Varley, 1996; see also Appendix, Box 3). Indeed, in many parts of the South, especially those which have experienced major debt crises and/or undergone neo-liberal restructuring, multiple earning has been key to strategies adopted by low-income households to keep afloat.¹² Accordingly, mounting contributions from other household members have diminished the share of total income apportioned by heads (González de la Rocha, 2002:64). Furthermore, much research, especially on Latin America, suggests that relative to household size, female-headed households may have more earners (and earnings) than their male-headed counterparts who, for various reasons (for example, pride,

honour, sexual jealousy) fail to mobilise their full potential labour supply. Several studies of Mexico, for example, indicate that some men adhere to a long-standing (if increasingly unviable) practice not only of forbidding their wives to work, but daughters as well, especially in jobs outside the home (see Benería and Roldan, 1987:146; Chant, 1997b; Fernández-Kelly, 1983; Proctor, 2003:303; Townsend et al, 1999:38; Willis, 1993:71). When this leaves households reliant on a single wage, there are greater risks of destitution. Moreover, although female-headed households may clearly need more workers (in other words, women's wages may require supplementation by the earnings of others), maximising the use of female labour supply can add to the effects of household extension and/or multiple earning strategies in reducing dependency ratios and enhancing per capita incomes (see Chant, 1991a:204, Table 7.1; Selby et al, 1990:95; Varley, 1996:Table 5 on Mexico; also Chant, 1997a:210; Kennedy, 1994; Oliver, 2002:47; Paolisso and Gammage, 1996:21; Quisumbing et al, 1995; Shanthi, 1994:23 on other contexts). As summed-up by Wartenburg (1999:95) in relation to Colombia, the manner in which female-headed households organise themselves can optimise the positive elements of such arrangements and thereby contribute to neutralising the negative effects of gender bias. Aside from the fact that the diverse livelihood strategies entered into by female-headed households can raise earning capacity and reduce vulnerability, earnings seem to have a greater chance of being translated into disposable income for household use, mainly because women heads are able to sidestep the vagaries of resource contributions from male 'breadwinners'.

Intra-household resource distribution and household bargaining models

A critically important input to feminisation of poverty debates has been the argument that earning differentials between households may be tempered by intra-household distributional factors, which are often highly gendered (Folbre, 1991:110).

Empirical evidence from a range of contexts reveals that more money, in relative terms, may be available for common expenditure within households headed by women, with positive effects for members' nutritional intake, health care and education (see Blumberg, 1995:215 et seq; Chant, 1997a:227-8; Engle, 1995; Kabeer, 1996:13, 2003:165 et seq). This situation is in part explained by gender disparities in the use and allocation of earnings. Whereas women frequently devote all they earn to household needs, this is less so among men. In poor communities in Honduras, for example, around one-third of the income of male heads may be withheld from collective household funds (Bradshaw, 1996b), and in some instances in Nicaragua and Mexico, up to 50% (Bradshaw, 2002:29; González de la Rocha, 1994b:10). Some money may be retained by men for routine daily expenses such as transport to work. However, varying amounts are also devoted to discretionary personal expenditure. When this involves 'non-merit' items such as alcohol and tobacco, the costs to other household members may be long- as well as short-term, when considering time off work, medicines, health visits, managing debt and so on (see Appleton, 1991; Benería and Roldan, 1987:114; Chant, 1997a; Dwyer and Bruce [eds], 1988; Hoddinott and Haddad, 1991; Kabeer, 1994:104; Young, 1992:14). This is clearly serious, particularly where incomes are low and livelihoods precarious (Tasies Castro, 1996). While not denying that

expenditure on extra-domestic pursuits may act to bolster masculine identities, not to mention provide solace in situations where men have limited access to employment¹³, the personally symbolic and psychological value of such actions can hardly justify the extreme costs of 'secondary poverty' imposed upon women and children (Chant, 1997b, 2001; see also Muthwa, 1993).

Such findings have lent major weight to feminist critiques of orthodox 'household economics' models which have discredited the idea that households are unitary entities operating on altruistic principles and instead emphasise how they are more likely to be characterised by competing claims, rights, power, interests and resources. Popularised most widely in the shape of Amartya Sen's 'cooperative conflict' model (Sen, 1987b, 1990), this perspective requires us to look inside households rather than leaving them as unproblematised, undeconstructed 'black boxes' or conceptualising them as entities governed by 'natural' proclivities to benevolence, consensus and joint welfare maximisation (see also Baden with Milward, 1997; Bradshaw, 1996a; Cagatay, 1998; Hart, 1997; Kabeer, 1994: Chapter 5; Lewis, 1993; Molyneux, 2001: Chapter 4; also Appendix, Box 3). As summed-up by González de la Rocha and Grinspun (2001:59-60):

'Analysing vulnerability requires opening up the household so as to assess how resources are generated and used, how they are converted into assets, and how the returns from these assets are distributed among household members'.

Following on from the observation that 'The presence of two parents in the same residence gives no guarantee of either financial or emotional support' (Baylies, 1996:77; also van Driel, 1994:208 et seq), it should also be noted that in cases where women partners are earning, men may keep more of their wage for themselves such that women's incomes end up substituting rather than complementing those of partners (see Bradshaw, 2002:29 on Nicaragua).

Moreover, in some instances male household heads not only retain substantial amounts of their own earnings for personal use, but take 'top-up' money from working wives as well. In Thailand, for example, Blanc-Szanton (1990:93) observes that it is culturally acceptable for husbands to gamble and go drinking with friends after work and to demand money from their spouses (see also Chant and McIlwaine, 1995:283 on the Philippines). These findings underline Folbre's (1991:108) argument that male heads may command a larger share of resources (due to their privileged bargaining position) than they actually bring to the household (see also Baylies, 1996:77). Accordingly, instead of resulting in destitution, men's demise or departure may well enhance the economic security and well-being of other household members. In Mexico, Costa Rica and the Philippines, for example, low-income women often stress that they actually feel more secure financially without men, even when their own earnings are low and/or prone to fluctuation. They also claim to feel better able to cope with hardship when they are not at the mercy of male dictat and are freer to make their own decisions (see Chant, 1997a,b). Critically, therefore, even if women are poorer in income terms as heads of their own household, they may feel they are better off and, importantly, less vulnerable (see Appendix, Box 3). Where women have the power to determine how they themselves generate

and use resources, this also allows them to resist other aspects of male control and authority, thereby echoing the idea that ‘..single parenthood can represent not only a different but a preferable kind of poverty for lone mothers’ (Graham,1987:59; also UNDAW, 1991:41). The notion that ‘A lower income may even be preferred over a position of dependence and domination’ (Davids and van Driel, 2001:164), is echoed by González de la Rocha’s (1994a) research in Guadalajara, Mexico, where although lone-parent units usually have lower incomes (both total and per capita) than other households, the women who head them ‘are not under the same violent oppression and are not as powerless as female heads with partners’ (*ibid.*:210).

Poverty as a multidimensional and subjective concept

That command over resources may be deemed more important than level of resources in influencing subjective definitions of poverty is integral to ‘social deprivation’ thinking about poverty which calls for more holistic, multidimensional conceptualisations which extend beyond a narrow focus on incomes and consumption and do not ‘stop at the front door’ of domestic units (Bradshaw, 2002:12). On one hand, literature within this genre has emphasised the importance of ‘assets’, which are not only financial or physical in nature (labour, savings, tools, shelter, for instance), but include ‘human capital’ such as education and skills, and ‘social capital’ such as kin and friendship networks and community organisations (for discussions see Chambers,1995; Linneker, 2003; Moser,1996,1998; Moser and McIlwaine,1997; McIlwaine, 2002; Rakodi, 1999; Rakodi with Lloyd-Jones [eds], 2002; Willis, 2000; Wratten,1995; also World Bank, 2000). On the other hand, through the greater use of participatory methodologies in poverty evaluations, concepts of vulnerability, well-

being, self-esteem, respect, agency, and power are brought into the frame (see Baden with Milward, 1997; Baulch, 1996; Cagatay, 1998; Chambers, 1983, 1988, 1989, 1995; Kabeer, 2003:96 et seq; Moser et al, 1996a,b; Sen, 1981, 1986, 1987a; Wratten, 1995). This is critically important for women, as summed up by Razavi (1999:417):

‘From a gender perspective, broader concepts of poverty are more useful than a focus purely on household income levels because they allow a better grasp of the multi-dimensional aspects of gender disadvantage, such as lack of power to control important decisions that affect one’s life...’.

Leading on from this, multidimensional conceptualisations of poverty provide important inroads into explaining why some low-income women make ‘trade-offs’ between different forms of privation that, at face value, may seem prejudicial to their well-being. One such case is where female heads refuse offers of financial support from absent fathers in order to evade on-going contact and/or sexual relations (Chant, 1997b). Another instance is where women forfeit assets such as their houses and neighbourhood networks in order to leave abusive relationships (ibid.). It is also significant that while financial pressures may force some women to search for other partners following conjugal breakdown, others choose to remain alone rather than return to ex-partners or to form new relationships (see Chant 1997a: Chapter 7; also Bradshaw, 1996a; Ypeij and Steenbeek, 2001). As noted by Fonseca (1991) in relation to research in Porto Alegre, Brazil, women who live without partners often do so not through lack of opportunity, but by choice (ibid.:156). In many cases these are older (post-menopausal) women, who, ‘having gained a moment of

respite in the battlefield of the sexes', prefer to rely upon sons than spouses (*ibid.*:157; see also Appendix, Box 3).

Recognising that not all female heads have access to financial help from sons or other male kin, and that a 'high price' may have to be paid for independence (Jackson, 1996; Molyneux, 2001: Chapter 4), benefits in other dimensions of their lives may be adjudged to outweigh the costs. Clearly 'trade-offs' are made between one form of privation and another, and the options available to poor women are usually 'bleak', not to mention 'painful' (see Kabeer, 1997, 1999; also van Driel, 1994). None the less, men's incomes, though potentially beneficial, can carry too many conditions to make them worthwhile. While the perceived benefits of being without a male partner often centre on non-economic aspects of well-being (Bradshaw, 2002:31), women's deliberated rejection of men's support and/or co-residence can diminish personal and family vulnerability in various ways, including materially (Chant, 2001).

Although the findings discussed above suggest that sweeping stereotypes about the poverty of women-headed households are misplaced, I am not by any means advocating a counter-stereotypical proposition. Female headship is far from being a 'panacea for poverty' (see Feijoó, 1999:162), and it is clear that some women's individual endowments and household characteristics make them more vulnerable than others. Lone-parent households (especially those with young children), rarely 'compete on an equal playing field' with their two-parent counterparts (Hewitt and Leach, 1993:v), whether in terms of labour

resources, access to jobs or other productive assets. This puts some female heads in the position of having to become 'time-poor' and/or self exploit in the interests of overcoming income deficiency and to enable them to cope with multiple responsibilities for economic provisioning and reproductive work (see also Fuwa, 2000:1517; Panda, 1997). This, in turn, can greatly constrain their possibilities for rest and leisure, with major implications for personal well-being, health, investments in income-generating activities, and time available to spend with children. As such recognising that poverty is multi-causal and multi-faceted, and that, in some ways and in some cases, female household headship can be positive and empowering, is no justification for lack of assistance from state agencies and other institutional providers (Bibars, 2001:67; Chant, 2001). How female heads might be helped best, however, needs serious consideration. This is explored further below in the context of the implications of adhering, on one hand, to the stereotype that they are the 'poorest of the poor', and on the other, working from a more circumspect, nuanced set of premises.

IMPLICATIONS OF COMPETING CONSTRUCTIONS OF FEMALE HOUSEHOLD HEADSHIP AND THE LINKS WITH POVERTY

Female headed households as 'poorest of the poor': consequences and cautions

There is little doubt that the feminisation of poverty thesis has been powerful in pushing gender to the centre stage of international fora on poverty and social development, with women's economic empowerment -- through welfare and productivity investments -- now

widely seen as crucial not only in achieving gender equality but eliminating poverty (see DFID, 2000; Razavi, 1999:418; UNDAW, 2000; UNDP, 2001; World Bank, 2000). Indeed, seeking to alleviate poverty through women seems to have become one of the most favoured routes to ensuring all-round developmental benefits, as articulated in an indicative statement by Finne (2001:9):

‘Economic progression and improvements in the quality of life for all people is more rapidly achieved where women’s status is higher. This is not simply a focus on a single individual, but because of women’s communal role positive effects will be seen in the family, home, environment, children, elderly and whole communities and nations’ (see also World Bank, 1994, 2002).

While notions of ‘returns’ or ‘pay-offs’ from investing in women can at least serve to secure resources for women, whether in the form of literacy and education programmes, micro-credit schemes, or skills training and extension services for female heads of household (see Chant, 1999; Grosh, 1994; Mayoux, 2002; Pankhurst, 2002; Yates, 1997), such naked instrumentalism leaves much to be desired. Moreover, whether the linking of poverty and female household headship is an appropriate part of the equation is another question. As argued by Moore (1994:61):

‘The straightforward assumption that poverty is always associated with female-headed households is dangerous, because it leaves the causes and nature of poverty unexamined and because it rests on the prior implication that children will be consistently worse-off in such households because they represent incomplete families’.

Over and above the fact that there is little substantive macro- or micro-level evidence to suggest that women-headed households

are the 'poorest of the poor', a number of undesirable (if unintended) consequences result from these links and their homogenising tendencies (see Appendix, Box 4). One of the most important is that it suggests that poverty is confined to female heads alone, which thereby overlooks the situation of the bulk of women in general (Feijoó, 1999:156; Jackson, 1996, 1997:152; Kabeer, 1996; May, 2001:50). As noted by Davids and van Driel (2001:162):

'What is implied is that female-headed households are poorer than male-headed households. The question that is not asked, however, is whether women are better-off in male-headed households. By making male-headed households the norm, important contradictions vanish within these households, and so too does the possibly unbalanced economical (sic) and social position of women compared to men'.

Lack of attention to intra-household inequalities in resource allocation, as we have seen, can also draw a veil over the 'secondary poverty' often experienced by women in male-headed units (see Bradshaw, 1996; Chant, 1997a; Fukuda-Parr, 1999; González de la Rocha and Grinspun, 2001; Moghadam, 1997; Varley, 1996).

Another major outcome of emphasis on female-headed households as the 'poorest of the poor' is that it conveys an impression that poverty owes more to their household characteristics (including the marital and/or civil status of their heads), than to the macro social and economic contexts in which they are situated. In the UK, for example, the centrality of lone motherhood in debates about the country's growing 'underclass'

are levelled by Phoenix (1996:174) as having contributed to ‘a construction of lone mothers as “feckless”, wilfully responsible for the poverty that has been well-documented to be a feature of lone parenting’, or as Laws (1996:68-9) puts it: ‘It is argued that lone parenthood itself is the problem, not the conditions in which it occurs’ (see also Roseneil and Mann,1996:205). These lines of argument, which are noted in other contexts such as the USA (see Lewis, 1989; Stacey, 1997; Waldfogel, 1996), not only scapegoat women but divert attention from wider structures of gender and socio-economic inequality (Moore,1996: 74). They also imply that motherhood is only viable and/or acceptable in the context of marriage or under the aegis of male household headship (see Chant, 1997b; Collins,1991:159; Hewitt and Leach,1993).

Related to this, persistent portrayals of the economic disadvantage of female-headed units which implicitly or otherwise attribute this to their household circumstances, not only misrepresent and devalue the enormous efforts made by female heads to overcome the problems they face on account of their gender, but also obliterate the meanings of female headship for women. As asserted by Davids and van Driel (2001:166):

‘Female-headed households appear as an objective category of households in which the subject position of the female head vanishes completely as does the socio-cultural and psychological meaning that their status has for them personally’.

Other outcomes include fuel for pathological discourses of female-headed households as deviant and/or ‘inferior’ to a male-headed ‘norm’. This, in turn, can perpetuate the idea that male-headed

households are the sole embodiment of 'intact' and essentially unproblematic family arrangements (Feijoó, 1999:156). Moreover, uncompromisingly negative images of female heads can condemn them to greater privation, for example, by limiting their social networks which, in many parts of the world, act as sources of job information, as arenas for the exchange of labour and finance, and as contexts for securing the prospective marriages of offspring (see for example, Bruce and Lloyd, 1992; Davids and van Driel, 2001:64; Lewis, 1993:34-5; Monk, 1993:10; Winchester, 1990:82). A further, and extremely invidious, implication is that gender inequality becomes reduced to a function of poverty, when gender and poverty are clearly distinct, albeit overlapping, forms of disadvantage (Jackson, 1996, 1998; Jackson and Palmer-Jones, 1999; Kabeer, 2003; also Appendix, Box 4).

Last but not least, the aforementioned tendency for the static and universalising assumptions of the feminisation of poverty thesis to produce policy interventions which either target women in isolation or focus mainly on those who head their own households can neglect vital relational aspects of gender which are likely to play a large part in accounting for gender bias within and beyond the home (see Buvinic and Gupta, 1997; Jackson, 1997; May, 2001; Moore, 1996). Some of these issues are discussed below in relation to the pros and cons of targeted programmes for female-headed households.

Consequences and cautions of de-linking female household headship from poverty

While there are many persuasive reasons to revisit (if not de-link) female household headship from poverty, a major danger is that this can undermine the case for policy attention. In other words, denying that households headed by women are the 'poorest of the poor' potentially deprives them of resources that could enable them to overcome some of the inequities that face women in general, and lone mothers in particular. Is this wise in a situation of diminishing public funds for social expenditure and increasing market-driven economic pressure on households, especially given that many female-headed households have struggled under the auspices of a 'survival model' requiring high degrees of self-exploitation, that now looks to be exhausting its possibilities? (see González de la Rocha, 2001; also Appendix, Box 5).

The answer here is probably no, but how they should be assisted merits more dedicated consideration. One response to date has been to target female-headed households in poverty-related programmes, as has occurred in various forms in Singapore, Cambodia, Iran, Bangladesh, India, Honduras, Puerto Rico, Chile, Colombia and Costa Rica.^{14,15} Although such programmes remain relatively rare, they have grown in number in the last two decades. This is not only because of the momentum built up by 'poorest of the poor' stereotyping, but because neo-liberal drives towards cost-savings and 'efficiency' have led to reduced public expenditure on universal social programmes in favour of re-directing smaller amounts of resources to specific groups (see Budowski and Guzmán, 1998; Chant, 2002).

Pros and cons of targeted programmes for female-headed households living in poverty

Recognising the empirical limitations of few 'test cases', a useful review of the potential benefits and drawbacks of dedicated initiatives for female heads of household by Mayra Buvinic and Geeta Rao Gupta (1997), identifies three major arguments in favour of targeting. The first is that in situations where data on poverty is unreliable, isolating households headed by women is likely to capture a significant share of the population 'in need', especially where there are substantial gaps in male and female earnings and where subsidised childcare facilities are limited. Second, targeting assistance to lone mothers may be an effective means of improving child welfare given widespread empirical evidence that children fare better where women have resources at their own disposal. A third potential benefit is greater equitability of development resource allocation among men and women (Buvinic and Gupta, 1997).

Arguments against targeting highlighted by Buvinic and Gupta (1997) include the fact that female-headed households may become male-headed over time through remarriage or cohabitation, thereby resulting in a leakage of benefits to male-headed households. Another potential slippage of benefits is to non-poor households given that not all female-headed households have low incomes, and some may receive support, albeit periodically, from men. Further problems arise from difficulties inherent in screening processes whereby some female-headed households may not be classified as such due to cultural norms of naming men as heads of household, even if they are largely or permanently absent, or make little

contribution to family life and welfare. Tactics for determining which types of female heads are most in need of help may also be problematic. In Honduras, for example, a food coupon programme targeted at primary school children from female-headed households attempted to ascertain the financial status of mothers through questioning children and neighbours in the community. Aside from the invasive nature of this approach, little could be done to guard against a degree of arbitrary and inappropriate decision-taking (Grosh, 1994).

On top of this, many women may not want to be identified as lone mothers given the stigma attached to the status. They may also feel that taking public money will increase antagonism against them.¹⁶ Here Buvinic and Gupta (1997:271) draw attention to the fact that targeting can alienate male-headed households and thus have high political costs. This is especially likely to be the case when female heads are targeted with interventions that are not perceived as 'female-specific' such as housing subsidies, food coupons and so on. Less conflict, alternatively, is likely to occur when female-heads receive benefits that are perceived as female-specific such as skills training for 'female' jobs, or child and maternal health interventions (ibid.).

Other problems of targeting include the construction of female-headed households as a vulnerable and residualised group. As Bibars (2001:83 et seq) notes of Egypt, while the beneficiaries of mainstream contributory aid and welfare schemes (who are primarily men) are perceived as having 'rights', the recipients of non-contributory programmes (who are predominantly female) are

perceived in the disparaging light of 'charity cases'. In fact, noting the build-up of a 'distrustful, punitive and contemptuous attitude towards female-headed households and the poor in general' in recent years, the trend is now away from charity and welfare to credit to promote productivity. This is reminiscent of the 'workfare'-type programmes which have increasingly been implemented in advanced economies such as the UK and USA since the 1980s (see Chant, 1997a:Chapter 2; Stacey, 1997).

Another argument against targeting, particularly common among government bodies, is that it may produce so-called 'perverse incentives' and encourage more households to opt for female headship. Fear of this has been so pronounced in Costa Rica that when the Social Welfare Ministry established its first programme for female household heads in 1997, specific declaration was made in the supporting documentation that there was no intention to promote increases in lone motherhood (Chant 1999). Moreover, subsequent programmes of a related nature, such as 'Amor Joven' for adolescent mothers, have been oriented as much to preventing rises in lone parenthood as assisting the client group (Chant, 2001). In the context of Egypt, Bibars (2001:67) comments that free and unconditional assistance is thought not only to increase the numbers of female-headed households, but to encourage them 'to relax and not work'.

Last but not least, we have to acknowledge the limited impacts that targeted schemes for female household heads are observed to have had when the resources allocated are small and/or where broader structures of gender inequality remain intact. In Chile, for

example, which piloted a Programme for Female Heads of Household in 1992-3, that was later extended nationally, efforts to increase women's access to employment through vocational labour training, access to childcare and so on, were tempered by the government's failure to address the social and cultural structures underlying gender segregation in the labour market and the perpetuation of poverty among women (Arriagada, 1998:97; Badia 1999; see also Budowski, 2000, 2002; Marengo et al, 1998 on Costa Rica; Rico de Alonso and López Tellez, 1998:197 on Colombia; Pankurst, 2002 on savings and credit schemes for women more generally). Indeed, it is instructive that in Cuba, where although Castro's government has resisted providing special welfare benefits to female heads, policies favouring greater gender equality in general, high levels of female labour force participation and the availability of support services such as daycare, have all made it easier for women to raise children alone (see Safa, 1995).

Alternative strategies to address the 'feminisation of poverty'

While in some respects a targeted approach recognises barriers to well-being in female-headed households and should not on this count be abandoned, efforts to address the putative 'feminisation of poverty' more generally could arguably be more effective if they were to take on board the fact that women in male-headed households also suffer poverty, albeit in different ways, and for different reasons. As Bradshaw (2002:12) has summarised, women's poverty is not only multidimensional but is also 'multisectoral', namely 'women's poverty is experienced in different ways, at different times and in different "spaces"'. Recognising

that any single category of household is marked by its own heterogeneities, one of the main differences between women in female- and male-headed units is that the former tend to face problems of a limited asset base (labour, incomes, property and so on), while the latter's main difficulty may be restricted access to and control over household assets (Bradshaw, 2002:12; see also Linneker, 2003:4). Accordingly, gender inequality clearly needs to be addressed within as well as beyond the boundaries of household units (Chant, 2001; also Kabeer, 2003:167).

Interventions to reduce women's poverty to date, whether as heads of household or otherwise, have taken a number of forms. These include investing in women's capabilities, through education, health, vocational training and so on, and/or enhancing their access to assets such as employment, credit, infrastructure and housing. While such interventions potentially go some way to narrowing gender gaps in well-being, and have arguably moved into a new gear given increasing experimentation with 'gender budgets' at national and local levels (see Borges Sugiyama, 2002; BRIDGE, 2003; Budlender, 2000; Budlender and Hewitt [eds], 2002; Kabeer, 2003:220-5)¹⁷, it is worth noting that with the possible exception of domestic violence, initiatives relating to the 'private' sphere of home and family are often left out of the frame (see Chant with Craske, 2003: Chapter 7). This relative neglect of 'family matters' is somewhat surprising given the common argument advanced by international institutions that it is families who actually benefit from reductions in women's poverty! In addition unless factors such as 'secondary poverty' within households are recognised by policymakers then efforts to reduce

poverty or enhance well-being through stimulating income-generating activities among women, increasing their access to credit, and so on, may well come to nothing (Bradshaw, 2002: 31; Kabeer, 1999).

With this in mind, it is important not only to regard women as individuals (even if increasing their personal autonomy and empowerment is an ultimate goal), but to go back to what, in one sense, might be construed as a less fashionable premise, namely that women are also embedded in family and community structures that play a large role in determining their behaviour and possibilities. Leading out of this, three 'family-oriented' strategies that might be useful in complementing existing approaches to alleviating poverty among women include public support for parenting, equalisation of responsibilities and power among parents, and bolstering the socio-economic status and rights of female heads of household.

Public support for parenting

One of the problems with normative assumptions about the dominance of the 'male-headed family' is that, coupled with dominance of men in public institutions, family and other sectoral policies for the most part reflect male bias (see Bibars, 2001: 159; CEPAL, 2001:13). With regard to parenting, for example, it is implicitly expected that the daily care of infants and children should fall to women, and that the burden of this care should be borne privately. The fact is, however, that macro-economic change has required more and more women to take on responsibilities for income-generating activity, such that the only way these multiple obligations can be performed is at considerable personal

cost. This applies as much to female partners in male-headed households as it does to women who are household heads in their own right, with one major implication being that they are not free to enter the labour market on the same terms as men (see Palmer, 1992). This contributes either to lower incomes for women and their families, or to a weaker bargaining position within households. Eliminating further increases in the 'feminisation of poverty' would accordingly be better assured if there were to be greater recognition of women's disproportionate responsibility for raising children through public-sponsored provision of childcare and family benefits (see Chant, 2002).¹⁸ Pressure on employers to contribute to such initiatives might also be desirable, with the added value that this could be tactically negotiated on instrumentalist grounds. As Diane Elson (1999: 612), has argued, employers tend to conceive of the unpaid caring of their employees as 'costs' rather than as 'benefits', when the latter can accrue from the fact that workers bring skills to the workplace that derive from their roles as parents and as household managers. In short: '... the reproductive economy produces benefits for the productive economy which are externalities, not reflected in market prices or wages' (see also Folbre, 1994).

To push such agendas, it is clearly vital to get more women consulted and on board in policymaking processes, recognising that broad-based participation is not easy and may even lead to fragmentation among women. Yet as argued by Finne (2001:7):

'If women comprise 70% of impoverished people, how can they be left ignored in decisions that further contribute and create this extreme situation? A beginning in alleviation (sic)

rests on the power of women, representation and decision-making’.

Equalising gender divisions of power and responsibility in the domestic realm

In addition to public support for parenting, there are also strong grounds for mobilising resources closer to home, and more specifically to promote greater involvement on the part of men in childcare, contact with children, and financial responsibility.

In respect of income poverty, for example, this is often unnecessarily exacerbated in female-headed households through lack of child maintenance payments from absent fathers, which, as noted earlier, are often demanded by law, but seldom upheld in practice. Were states to monitor and enforce men’s economic obligations to children, this could go a substantial way to reducing the financial pressures faced by female-headed households.

One recent initiative of this type has occurred in Costa Rica in the form of a radical new ‘Law for Responsible Paternity’ (Ley de Paternidad Responsable), passed in 2001. Momentum for the law came, *inter alia*, from a steady increase in the non-registration of fathers’ names on children’s birth certificates, such that by 1999 nearly one in three new-born children in the country had a ‘*padre desconocido*’ (‘unknown father’). The law requires men who do not voluntarily register themselves as fathers on their children’s birth certificates to undergo a compulsory DNA test at the Social Security Institute. If the result is positive, they not only have to pay alimony and child support, but are liable to contribute to the costs of the pregnancy and birth, and to cover their children’s food

expenses for the first twelve months of life (INAMU, 2001; Menjívar Ochoa, 2002).^{19,20}

As for women and children in male-headed households, efforts to ensure men's compliance with economic obligations are likely to be more complex given palpable reluctance among policymakers to engage in 'intra-household interference' (Jackson 1997:152).

Given the difficulties (and possible undesirability) of public surveillance and/or policing of every aspect of inter-personal relations, one of the most tactical strategies here might be to mount public information campaigns, as has been done with some success in relation to domestic violence in Nicaragua (see Solórzano et al, 2000), and/or to encourage men (with or without their spouses) to attend workshops in which they are informed of evolving agendas of children's rights, and how these can (and should) be safeguarded by parents. Such interventions may be even more successful where attempts are made to promote male participation in a portfolio of 'family' activities that extends beyond the generation of income for their 'dependents', to emotional support and practical care (Chant, 2001, 2002; UNICEF, 1997). As highlighted by England and Folbre (2002:28): 'Less gender specialisation in the form of parental involvement could lead to improved outcomes for children, not only by improving mothers' economic position, but also by improving emotional connections between fathers and children'.²¹

Although the most appropriate form that gender-sensitive approaches to intra-household relations and responsibilities might take requires considerably more thought, the need to engage with

men in domestic and family arenas is vital given that where social programmes oriented to women do not recognise the importance of men, then hostilities between women and men may increase, and potentially result in more harm than good. In Costa Rica, for example, Budowski (2003:231-2) reports some women who had received 'human training' in the 'Comprehensive Training Programme for Women Heads of Household in Poverty', and who, as a result of this denounced domestic violence or began claiming child support payments, became violent towards the fathers of their children because of their accentuated sense of injustice. In turn, other women complained to the organisers of the training workshops that there was no point in learning about their rights as women when men were barred from attending and when matters in the home continued as normal (Chant, 2001).²² Another important consideration is that directing resources to lone mothers can alienate men still further from assuming responsibilities for their children's upkeep (Chant, 2002).

At the bottom line, where there is no attention to men and to gender relations then it is unlikely that efforts to help women lift themselves out of poverty will get very far. This plugs into increasing recognition of the need and desirability of bringing men on board as practitioners and beneficiaries in GAD policy and planning (Chant and Gutmann, 2000; Cornwall, 2000; Cornwall and White, 2000).

Equalising the status of female- and male-headed households

Recalling too, that poverty is not just about incomes, but about power, self-esteem and social legitimacy, legislation and campaigns to promote a socially-inclusive stance to a broad spectrum of family arrangements could make major inroads in respect of equalising the status and opportunities of female- and male-headed households. There is potentially much to be gained by bringing female-headed households more squarely into the formal remit of 'family options' and treating them as a part of (rather than apart from), normative and/or legally endorsed arrangements for the rearing of children. As noted by van Driel (1994:220) in relation to Botswana, female headship has to be recognised legally and socially, since: 'As long as women have a secondary legal status, both in customary and common law, and in Tswana society at large, women who are female heads of household will be seen as the exception to the rule whereas in practice the rule seems to be the exception'.

Knowing that female headship has the full support of the state and society could also mean that women within male-headed households have more options. In turn, these options may lead to more bargaining power among women, and greater compliance with obligations to the children they raise on the part of men

CONCLUDING COMMENTS

It is possibly paradoxical that despite nearly three decades of rhetoric and intervention to reduce gender inequality, and some evidence of diminishing gender gaps in education, economic activity and so on, women should not only be an estimated two-

thirds of the world's poor, but a purportedly rising percentage. However, while to talk of the 'feminisation of poverty' as an on-going and/or inevitable process, and as intrinsically linked with the feminisation of household headship, is arguably over-drawn, this should not detract from the fact that the 'social relations of gender predict greater vulnerability among women' (Moghadam, 1997:41; see also Bibars, 2001; Kabeer, 1996:20; Millar, 1996:113; Quisumbing et al, 1995). Moreover, as summed-up by Williams and Lee-Smith (2000:1):

'The feminisation of poverty is more than a slogan: it is a marching call that impels us to question our assumptions about poverty itself by examining how it is caused, manifested and reduced, and to do this from a gender perspective'.

While consensus on different tenets of the feminisation of poverty thesis remains elusive, not least on account of contradictory evidence arising from studies grounded in different approaches, at different scales, and in different places (see Buvinic and Gupta, 1997), debates have been productive insofar as they have drawn attention to the problems of generalising about women's poverty, and of engaging in superficial dualistic comparisons between male- and female-headed households within, as well as across, cultures. Even if it continues to be impossible to pin down the fine detail of exactly how many women are poor, which women are poor, and how they become and/or remain poor, unpacking the 'feminisation of poverty', and problematising some of its conventional wisdoms (not least that women-headed households are the worst afflicted), broadens prospects for change insofar as it demands tackling gender inequalities in a number of arenas.

This not only signifies interventions which strive to redress gender inequalities in different 'spaces', such as the labour market, legal institutions, the home and so on, but which confront different types, aspects and processes of poverty and inequality, extending beyond the material, physiological and 'objective', to the political, social, psychological and subjective. Ultimately, the prospects are that arresting the feminisation of poverty can only be achieved through a feminisation of power, and this applies to most poor women, whatever their household circumstances.

NOTES

1. This paper was prepared for International Workshop: 'Feminist Fables and Gender Myths: Repositioning Gender in Development Policy and Practice', Institute of Development Studies, Sussex, 2-4 July 2003, and is published in this series with the kind permission of the conference organisers.
2. In most national and international data sources 'female household headship' refers to situations where an adult woman (usually with children) resides without a male partner (or, in some cases, another adult male such as a father or brother) (Chant, 1997a: 5 et seq; also Wartenburg, 1999:77). Accepting the caveats of standardised definition when headship is not a politically neutral concept, and where female headship is prone to be under-reported through male bias (see Buvinic and Gupta, 1997:260; Feijoó, 1999:162; Folbre, 1991; Harris, 1981), 20-25% of households worldwide are estimated to be headed by women (Moghadam, 1997).
3. Female-headed households are often equated with 'lone mother households' consisting solely of mothers and children. Yet although in many contexts lone mothers constitute the majority of female heads, in a substantial number of cases their households may be extended in composition. On top of this, female-headed households also comprise other sub-groups such as grandmother-headed, women-only, and lone female households (see Chant, 1991b,1997a: Chapter 1; also Folbre,1991). Moreover, despite the fact that it is commonly assumed that the bulk of 'lone mothers' are 'unmarried', the majority are often separated, divorced and/or widowed (Chant,1997a: Chapter 6; see also Marengo et al, 1998:8).
4. This item was circulated on the pmujeres@avantel.net mailing list on 25 February 2003. FONAES stands for the Fondo Nacional de Apoyo a Empresas Sociales (National Fund for Support to Social Enterprises) which aims to assist the organisational efforts of indigenous populations in Mexico, together with urban and rural groups in the popular sector, to create production, income and employment opportunities. FONAES' strategy for women (Coordinación de Desarrollo Productivo de la Mujer), includes directing a proportion of its budget to women-only initiatives. In this context, emphasising the 'feminisation of poverty' through the increase in female-headed households could well be regarded as a bid to justify resources.
5. For many countries in the North too, low levels of state financial support are held to account for the poverty of lone mother households (see for example, Edwards and Duncan,1996; Hardey and Glover,1991:94; Hobson,1994:180; Mädge and Neusüss, 1994:1420; Millar,1992:15).
6. An interesting contrast is presented by Ypeij and Steenbeek (2001:73) in relation to Surinamese and Antillean lone mothers in the Netherlands, where the welfare benefit system protects women from financial dependence on men. One Antillean mother, who had been offered support by the father of one of her children as a means by which they might resume sexual relations, had been able to turn down his money (and its associated 'price') because of public assistance. In fact, the only reason that the respondent would countenance sexual relations with her ex-partner was on her own terms, and as a means to get him more involved in the actual raising of their child.
7. In the context of research on informal mutual insurance networks in Southern Ghana, Goldstein et al (2001:7) note that these do not always work because people fail to ask others for assistance. This tends to apply more to women than men, the

main reason being that: '... not asking largely reflects internalising rejection, or not wanting to incur the transaction costs associated with asking'.

8. Another factor, pointed up in relation to black women in the Netherlands, is that resisting favours from kin can be a means of reducing interference in their lives (Ypeij and Steenbeek, 2001:78).

9. It is also worth pointing out that the overall average incidence of female headship remains higher in the richer nations of the world than in the South (see Varley, 1996: Table 2).

10. Thirty-two of the studies had been conducted in Latin America, 20 in Africa and 14 in Asia, between the years 1979 and 1989 (see Buvinic and Gupta, 1993, 1997). The indicators of poverty used included, *inter alia*, total and/or per capita household income and consumption, mean income per adult equivalence, expenditure, access to services and ownership of land or assets.

11. This said, Wartenburg's study of Colombia found that whereas in male headed households there were 101 men for every 100 women, there were only 54 men for every 100 women in female-headed households (Wartenburg, 1999:89). By the same token, in Costa Rica it appears that the significance of co-resident male adults in determining levels of poverty in female-headed households is less than that of the existence of young women aged 12-18 years who can help out in the home or take on other household obligations (see Marenco *et al*, 1998:10).

12. Context is highly important here however. For example, a study of four rural and urban communities in Nicaragua in the aftermath of Hurricane Mitch indicated that as many as 16% of households reported no-one working at the time of interview, and those households with only one earner (42%) were the single biggest category (Bradshaw, 2002:18).

13. This point is particularly resonant at the present time, with recent enquiry into men and masculinities in various parts of the South revealing growing pockets of economic and labour market vulnerability among low-income males (Arias, 2000; Chant, 2000, 2002; Fuller, 2000; Gutmann, 1996; Kaztman, 1992; Silberschmidt, 1999; Varley and Blasco, 2000).

14. In the Costa Rican case, a programme that was originally directed to lone mothers, notably the 'Comprehensive Training Programme for Female Household Heads in Conditions of Poverty' (Programa de Formación Integral para Mujeres Jefas de Hogar en Condiciones de Pobreza), introduced during the regime of President José María Figueres (1994-98), was revised and re-launched by the Social Christian Unity regime of President Miguel Ángel Rodríguez (1998-2002) under the title 'Creciendo Juntas' ('Growing Together'). The original programme had involved the provision of a modest stipend ('*asignación familiar temporal*') for up to six months during which time women were expected to take courses in personal development (including the building of self-esteem) and in employment-related training (Chant, 1997a:151; Marenco *et al*, 1998:52). This basic format was retained, but the Creciendo Juntas programme was extended to all women in poverty (see IMAS, 2001). Although the new programme only reached 17% of female-headed households classified as poor between 1999 and 2001, an estimated half of the 15,290 beneficiaries covered during this period were female heads of household (personal communication, María Leiton, IMAS).

15. In the case of Nicaragua, female-headed households received priority in post-Hurricane Mitch reconstruction programmes (see Bradshaw, 2001; Linneker, 2003:12), and in Singapore, the Small Families Improvement Scheme, which is designed to assist low-income families gain access to education and housing, has prioritised households headed by women (UNDPI, 2000).
16. This does not appear to be the case in Nicaragua where female heads expressed a preference to receive help from institutional providers rather than kin or neighbours (Linneker, 2003). Many women in Costa Rica also seem to have welcomed the support granted through targeted state initiatives (see Budowski, 2003).
17. Kabeer (2003:220) points out that Gender-responsive Budget Analysis (GBA) can potentially promote greater transparency and accountability in policy processes, as well as help to 'match policy intent with resource allocation'.
18. One model used in Costa Rica has been that of 'Community Homes' (Hogares Comunitarios). Administered by the Social Welfare Institute (IMAS/Instituto Mixto de Ayuda Social), and concentrated primarily in low-income settlements, women running 'community homes' are given training in childcare and paid a small state subvention for looking after other people's children in the neighbourhood. Individuals using this service pay what they can as a token gesture and lone mothers are technically given priority for places (see Sancho Montero, 1995).
19. Although this initiative is likely to go some way to improving the economic conditions of lone mother households in future and may well encourage men to prevent births, whether it will be sufficient to substantially change long-standing patterns of paternal neglect remains another issue (Chant, 2001).
20. On the basis of research in the USA, McLanahan (nd:23) points out that: 'Fathers who are required to pay child support are likely to demand more time with their children and a greater say in how they are raised, Such demands should lead to more social capital between the father and child. Similarly, greater father involvement is likely to lead to less residential mobility, retarding the loss of social capital in the community'. Potential benefits to children notwithstanding, there may well be costs for mothers in terms of their freedom to raise the child as they see fit, or to change residence (*ibid.*).
21. Engaging men in such ventures might not be as difficult as anticipated given that some partners in male-headed units willingly comply with these responsibilities already (see Chant, 2000; Gutmann, 1996,1999), and because in women-headed households men often perform these roles in their capacities as grandfathers, uncles, brothers and sons (see Fonseca, 1991).
22. Partly as a response to this, plans are currently underway at IMAS to develop a project called 'Apoyémonos' ('Let's Support Each Other'). The main goal will be to provide personal and collective empowerment and capacity-building in gender consciousness, rights, self-esteem and so on (encapsulated terminologically as '*fortalecimiento personal y colectivo*'), to groups of men who are partners of women undergoing equivalent training in the Creciendo Juntas programme (see Note 14), and/or in the programme 'Construyendo Oportunidades' (Building Opportunities) which caters to pregnant adolescents and teenage mothers (personal communication from Erika Jiménez Hidalgo and Alison Salazar Lobo, IMAS, San José, May 2003).

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APPENDIX

Boxes 1-5

BOX 1: STATEMENTS ABOUT FEMALE-HEADED HOUSEHOLDS AND POVERTY

'...the global economic downturn has pressed most heavily on women-headed households, which are everywhere in the world, the poorest of the poor'.

Tinker (1990: 5)

'Women-headed households are over-represented among the poor in rural and urban, developing and industrial societies'.

Bullock (1994:17-18)

'One continuing concern of both the developing and advanced capitalist economies is the increasing amount of women's poverty worldwide, associated with the rise of female-headed households'.

Acosta-Belén and Bose (1995:25)

'...the number of female-headed households among the poor and the poorer sections of society is increasing and...they, as a group -- whether heterogeneous or not -- are more vulnerable and face more discrimination because they are poor and also because they are man-less women on their own'.

Bibars (2001:67).

' Households headed by females with dependent children experience the worst afflictions of poverty ... Female-headed households are the poorest'

Finne (2001:8)

BOX 2: FACTORS INFLUENCING THE CONSTRUCTION OF FEMALE-HEADED HOUSEHOLDS AS THE 'POOREST OF THE POOR'

- * Historical association of 'feminisation of poverty' concept with poor lone mothers and their children
- * Repeated 'statements of fact' in academic and policy literature
- * Endorsement of greater incidence and degrees of poverty among female-headed households by mainstream development institutions
- * Priority attached to quantitative/'physiological deprivation' indicators of poverty
- * Reliance on aggregated household (rather than per capita) figures for income, consumption and expenditure
- * 'Visibility' of female-headed households in conventional poverty statistics
- * Instrumental value of 'poorest of the poor' orthodoxy in securing resources for women in development/social programmes
- * Extrapolation of women's labour market disadvantage as individuals (e.g. in occupational status, earnings etc) to female-headed households
- * Perceived impacts of gender inequalities in respect of land, property and other material assets on female-headed households
- * Over-emphasis (or exclusive emphasis) on economic status of household head as signifier of well-being for all household members
- * Equation of female-headed households with 'lone mother and children' households
- * Assumption that female heads are primary or sole 'breadwinners'
- * Assumption that women-headed households have greater proportions of female members than male-headed units
- * Limited state/institutional transfers to female-headed households
- * Limited financial support to children in female-headed households from absent fathers
- * Conjectured limitations in access to and/or use of social capital of female-headed households in respect of networks of kin, neighbours, friends
- * Dominance of normative assumptions about the advantages of the 'natural' and/or 'traditional' (patriarchal/male-headed) family unit for material well-being
- * Social pathology discourses of lone mother households as 'incomplete families', 'problematic families' and/or as symptomatic of 'family breakdown'
- * Concern for children's rights and well-being

BOX 3: FACTORS CHALLENGING THE CONSTRUCTION OF FEMALE-HEADED HOUSEHOLDS AS 'POOREST OF THE POOR'

- * Lack of systematic 'fit' with quantitative data pertaining to incomes, consumption, indicators of well-being among children and so on
 - * Heterogeneity of female-headed households (in respect of routes into status, composition, stage in the life course etc)
 - * Recognition that female-headed households are not necessarily 'male absent' households
 - * Strategies adopted by female-headed households to compensate for gender bias and/or household vulnerability (e.g. household extension, increases in occupational density, optimal utilisation of labour supply [especially that of women])
 - * Recognition that households are permeable units with flows from beyond household boundaries affecting internal well-being
 - * Above-average receipt of financial support from working children within and beyond the home
 - * Rejection of unitary household models in favour of models emphasising household as a sites of bargaining, 'cooperative-conflict', and intra-household inequalities along lines of gender when considering resource generation and distribution.
 - * Idea that household well-being cannot be automatically equated with economic status of heads
 - * Multi-dimensional/'social deprivation' conceptualisations of poverty which extend beyond incomes and consumption, emphasising, inter alia, assets, subjective experiences of privation, 'vulnerability' and poverty-generating processes
 - * Poverty relations as power relations, namely that command and control over resources may be equally, if not more, important as level of resources in determining individuals' experiences of poverty
 - * Acknowledgement that female heads of household may make 'trade-offs' between different dimensions of poverty (e.g. 'income poor' but 'power-rich').
 - * Recognition that some women may actively choose female household headship on grounds of improved material and/or other aspects of well-being, and/or resist becoming part of new male-headed arrangements following conjugal breakdown or widowhood
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BOX 4: IMPLICATIONS OF CONSTRUCTING FEMALE-HEADED HOUSEHOLDS AS THE 'POOREST OF THE POOR'

- * Can potentially secure resources for women in development/social programmes
 - * Homogenises negative economic circumstances of female-headed households
 - * Ignores non-economic aspects of disadvantage in women's lives, such as unequal gender roles and relations, domestic violence etc.
 - * Ignores subjective meanings of household headship for women such as power, autonomy, self-esteem.
 - * Neglects and/or deflects attention from situation of women in male-headed households
 - * Suggests that women in male-headed households do not experience poverty
 - * Places undue emphasis on household circumstances in exacerbating the poverty of women, rather than wider gender inequalities
 - * Devalues the efforts made by female-headed households to overcome gender bias and/or household vulnerability
 - * Contributes to negative image of female-headed households
 - * Pathologisation of female headship can contribute to narrowing their livelihood possibilities
 - * Gives rise to programmes which focus on women only rather than on women and men, and/or gender relations (WID vs GAD)
 - * Ignores lone father households
 - * Serves neo-liberal agendas for efficiency and the substitution of universal social programmes with targeted programmes
 - * Leads to targeted programmes for female heads of household which, to date, do not seem to have appreciable benefits in respect of raising women's status, social legitimacy and well-being, and/or diminishing inequalities in gender or between household structures
 - * Objectification of female heads as a group in need (rather than as a group with rights)
 - * Serves conservative agendas for strengthening marriage and the 'traditional family',
 - * Gender inequality becomes conflated with poverty
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BOX 5: IMPLICATIONS OF DISRUPTING THE STEREOTYPE THAT FEMALE-HEADED HOUSEHOLDS ARE THE 'POOREST OF THE POOR'

- * Potentially sacrifices public/development resources for women, especially in context of shrinking assistance on the part of national governments, international agencies etc
 - * Can feed into discourses about women-headed households, especially lone parent units, being an 'undeserving poor'.
 - * Emphasis on relative economic well-being of female-headed households glosses over other (non-material) aspects of female household headship which can prejudice the well-being of women and children (e.g. strains on time, energy and physical and mental health to compensate for structural economic disadvantage and household discrimination)
 - * Recognition of diversity among female-headed households makes targeting more difficult
 - * Requires new ways of thinking about how to reach disaffected women that go beyond targeting female heads. For example, recognition that poverty affects women within male-headed households calls for policy attention to men, fatherhood and gender relations
 - * Complexity and scope of developing diverse new programmes to address women's poverty carries cost and resource implications, especially given lack of expertise in areas such as GAD for men
 - * Requires re-visiting, deconstructing and re-formulating the concept of the 'feminisation of poverty'
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