Agency, Well-being & Inequality

Reflections on the Gender Dimensions of Poverty

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1 Introduction

While a great deal of the academic and policy discussion about poverty has been conducted in apparently gender-neutral terms, closer scrutiny reveals that it has often been premised on the concept of a male actor and of male-centred notions of well-being and agency, with obvious limitations for addressing the gender dimensions of poverty. Different meanings have been given to poverty in this discussion which favour different kinds of data and generate different implications for policy. In this paper, I want to explore what these different approaches can tell us about the gender dimensions of poverty and how they can be used to build greater gender-awareness in poverty analysis.

A useful starting point for discussing different ways of looking at poverty is through the idea of deprivation. Poverty can then be seen in terms of an 'ends' perspective which focuses on the actual outcomes of deprivation or the extent to which basic needs **have** been met; or it can be seen from a 'means' perspective which entails a concern with the adequacy of resources at the disposal of the poor and therefore the extent to which basic needs **could have** been met. A concern with ends is much more likely to translate into interventions which seek to address shortfalls in basic needs while a concern with means is much more likely to translate into interventions which focus on expanding the resources at the disposal of the poor. In the next sections of this article we will be investigating the insights provided by a 'means' as well as an 'ends' perspective into the gender dimensions of poverty. In addition, however, a third approach would be to conceptualize poverty as an inseparable relationship between means and ends; in this case, poverty encompasses both the needs and priorities of poor people as well as the strategies which most closely correspond to them. Such a conceptualization would entail a very different approach to the question of data and a very different stance on policy and we will be exploring it in the concluding sections.

2 The 'Means' Perspective: Poverty and Income

The majority of economists have generally tended to concern themselves with the 'means' aspect, believing that this proxies the potential for exercising choice, while avoiding judgements about the actual

choice of 'ends'. Moreover, they have also tended to concern themselves with the measurable and the marketable. The equation of poverty with household income, as in the poverty line approach, exemplifies both the measurement as well as the institutional biases of traditional economics. The measurement bias generally takes the form of reducing the estimate of poverty to a single scalar while the focus on household income privileges the market as the main institutional mechanism through which basic needs are met. It also reflects its gender bias since little attempt is generally made to ascertain how equitably household income is distributed among household members and the extent to which gender inequalities in basic needs fulfilment are a feature of this distribution.

Recent shifts in the conceptualization of means from 'income' to 'private consumption', which included the value of self-produced consumption goods, and expansion of the concept to include common property resources and state provided goods all represent attempts to overcome the market bias of traditional measures. However, while most of these expanded versions are in principle measurable on the individual, they have in practice focused on household based measures. This partly reflects the complicated measurement problems associated with imputing the value of household consumption to individual household members. It is instructive for instance, that two recent studies, one in Bangladesh (Pitt *et al.*, 1990) and the other in the Philippines (Haddad *et al.*, 1992), both attempting to impute household consumption to different members while making allowances for their differing energy requirements, found in the Bangladesh case, that there was 'some discrimination against males by the household' (p 1155) and in the Philippines case, that calorie shortfalls were equally borne by all members of the family, irrespective of overall calorie adequacy' (p 13). While the conclusion for the Philippines study might be considered plausible – evidence for gender biases in the intra-household distribution of basic resources is much weaker and less consistent in the Southeast Asian context – the findings for Bangladesh are less persuasive, given some of the evidence that we will be citing suggesting extreme gender inequalities in mortality as well as nutritional status. The Bangladesh finding suggests either that the assumptions that economists are using are flawed or else that life-threatening gender asymmetries in well-being outcomes reflect biases in the distribution of basic needs resources other than nutrition.

The concern with 'means' has become increasingly associated with a concern with the productivity of poor people's labour, because it is now widely recognized that this is the primary income-earning asset at their disposal in much of the world. This is evident in the World Bank's current poverty strategy which prioritizes labour-intensive growth, generated primarily through the market, but supported by public investments in the human capital of the poor. Such an approach has the advantage of making poverty central to growth rather than an afterthought. Its success in addressing the gender dimensions of poverty, however, will depend on the actual relationships between gender divisions of labour, income and well-being which it encounters as well as which it helps to promote.

3 The Ends Perspective: Poverty and Well-being

An alternative approach to the measurement of poverty has focused on basic human indicators and was prompted by a concern with the actual realization of basic needs rather than with the potential value of basic entitlements or, to put it another way, with shortfalls in outcomes rather than in incomes. While this has sometimes prompted the combination of incommensurable indicators of well-being into a scalar measure through the use of arbitrary weights – as in the Physical Quality of Life Index (Morris 1979) and the Human Development Index (UNDP 1990) – this is not essential. The 'ends' perspective can also be operationalized as a vector of key well-being indicators which permit policy makers to ascertain both value and trends in the different dimensions of poverty, which while possibly correlated, are not reducible to each other (Kabeer 1989). One of the major advantages of well-being indicators is that they are measured directly on the individual, the level at which poverty is actually experienced, and require far fewer assumptions in the interpretation of results than do household-based measures.

They also lend themselves more easily to gender disaggregation in a way that household-based indicators do not. Another advantage, and one that may

make objective measures of well-being appropriate, at least in the first instance, for capturing the gender dimensions of poverty is spelt out by Sen (1990a): 'Especially in dealing with poor economies, there are advantages in concentrating on such parameters as nutrition, health and avoidance of morbidity, and educational achievements rather than focusing purely on subjective utility in the form of pleasure, satisfaction, desire fulfilment, which can be moulded by social conditioning and a resigned acceptance of misfortune' (p 133). The problem with using subjective measures to capture the gender dimensions of poverty is that cultural rules, norms and values not only tend to devalue women's well-being in many societies but also to militate against recognition by women themselves of 'the spectacular lack of equity in the ruling arrangements' (p 149).

The focus on 'human' indicators of well-being has been associated in the development community with such agencies as the UNDP and is less tied to the market as the key route to human-centred development. It sees the poor as deprived of the basic opportunities to lead 'long, healthy and creative lives' as a result of the maldistribution of income, assets and human capabilities and calls for a combination of market opportunities and state support to counter the exclusion of the poor from the fruits of development. While the judicious use of the market is seen as creating an enabling environment for releasing people's creativity and talent, public action can play an important role in both countering market imperfections and managing the fruits of economic growth in the interests of all (see discussion in Elson 1993). Such a policy approach recognizes the exclusions and segmentations which characterize 'real' markets and make them an inhospitable environment for the disenfranchised sections of society, but its ability to extend this insight to recognition of the gender dimensions of this problem will depend on the analytical awareness of the agencies attempting to counter market imperfections.

4 Gender Disjunctures in Poverty Analysis

As we stated earlier, conventional conceptualizations of poverty are implicitly male-centred. This allows for the assumption underpinning both income/consumption as well as well-being measures that shortfalls in either reflect poverty: shortfalls in income/consumption translate into shortfalls in choice and are manifested in shortfalls in well-being. A gender perspective introduces certain disjunctures into this equation. The assumptions underpinning income/consumption as well as well-being measures is that shortfalls in either reflect poverty: shortfalls in income/consumption translate into shortfalls in choice and are manifested in shortfalls in well-being. Gender introduces certain disjunctures into this equation.

For instance, if household income/consumption measures of poverty are used, evidence that one group of households has lower income than another group can generally be taken as evidence that male members of those households enjoy lower purchasing power. Similarly evidence that one group of men is less well-nourished than another group usually constitutes evidence that they come from lower-income households. However, by and large, evidence that one group of households has lower income than another group tells us very little about the levels of well-being enjoyed by its female members. Similarly evidence that one group of women was less well-nourished than another group of women does not necessarily constitute evidence that they came from lower-income households. In fact, it is possible in some contexts for female members of households with higher income to be less well-nourished than male members from poorer households.

The basic conundrum that plagues attempts to conceptualize the gender dimensions of poverty – whether it is through the 'choice' concerns of economic measures or the 'well-being' concerns of human indicators – stems from the analytically distinct but empirically seamless operation of the social forces that create scarcity, on the one hand, and discrimination, on the other. In principle, it would be possible to hold constant for household income and find evidence of gender inequalities in basic well-being or to hold constant for gender, and find income-related inequalities of well-being; the gender dimension of poverty is concerned with the interaction between the two. Other things being equal, it would be logical to assume that the joint effect of gender discrimination and absolute poverty would be the exacerbation of gender

inequalities among the poor. However, the forces that create inequalities of wealth and opulence in a society embody quite different social norms and material practices to those which create inequalities of gender and may prevent the automatic translation of shortfalls in income into the widening of existing inequality. It is only through a context-specific analysis of these forces that it becomes possible to determine whether gender inequalities in well-being and agency are offset, exacerbated or unaffected by the problems of scarcity. In the following sections we will be considering some examples of how gender disjunctures between income, effort and well-being work in different regions.

5 Disjunctures Between Income and Well-being

Income/consumption resources are merely means to the ultimate end of meeting the basic needs of individuals and therefore their validity as a measure of poverty ultimately rests on their ability to capture the magnitude and **distribution** of shortfalls in individual well-being. The empirical data suggests that while such measures do appear to capture the **existence** of shortfalls in well-being, they do not necessarily capture their distribution among individuals, specifically in this case their gender distribution. The disjuncture between income and gender inequalities is discernible even at highly aggregated levels of empirical analysis. Globally, it is still the case that the majority of the world's poor are concentrated in the Third World, in rural areas and that around half of them are to be found in South Asia. The head count index of poverty in 1985 in the poorer regions of the world (World Bank 1990: 29) ranked South Asia as having the highest percentage of poor people below the poverty line (51 per cent), followed by sub-Saharan Africa (47 per cent), followed by the middle east and northern Africa (31 per cent) and finally Latin America and the Caribbean (19 per cent).

These figures tell us something about the magnitude of households with income shortfalls across the world but very little about the gender distribution of these shortfalls. The most direct estimate would be the percentage of women and girls in the population below the poverty line. However, unless a significantly large enough number of households below the poverty line are populated entirely or largely by females, there is unlikely to be a great deal of difference. One of the main reasons why female-headed households has emerged as an indicator of the gender dimensions of poverty is precisely because of their visibility in household-based measures of income-poverty. However, taking account of female-headed households, we would still be none the wiser about women's access to household income compared to men since we would know nothing about the distribution of income or consumption in households below the poverty line which were headed by men.

The use of well-being indicators offer a way for exploring the connection between the incidence of poverty in a country and gender inequality. Various measures of mortality (life expectancy, sex ratios, under-five mortality, maternal mortality and infant mortality) are often used as broad indicators of well-being because they summarize access to the key sources of physical survival across the population (Stewart 1985; Sen 1990). The overall length of life expectancy appears to have a reasonable correlation with the wealth of a region. Among the poorer countries, overall life expectancy in ascending order is sub-Saharan Africa (46-53 years); South Asia (55 years); North Africa (58-62 years); East/South-east Asia (60-64 years); West Asia (64-68 years); Latin America/Caribbean (64-72 years). The disaggregated life expectancies of women and men also follow this order: in terms of absolute well-being, both sexes appear to be worst off in sub-Saharan Africa and South Asia which are also the poorest regions in income terms.

However, while poverty goes a great deal of the way in explaining differences in absolute well-being of women and men across different regions of the world, it is clear that even at this highly aggregated level it does not fully account for relative differentials in their well-being. In terms of gender differentials in life expectancy, it is important to bear in mind that male infant mortality tends to be generally higher than that of female (a pattern largely believed to have a biological rather than social basis) so that women tend to live longer than men in much of the world. Globally, the life expectancy at birth is 65 years for women and 62 for men (UNDP 1995) and this pattern of higher female life expectancy prevails in most of the high-income as well as poorer parts of the world. However, the

regional distribution of gender differentials in life expectancy does not conform to the regional distribution of poverty or of overall levels of life expectancy. As far as gender differentials in life expectancy are concerned, women are most disadvantaged in South Asia followed by North Africa and West Asia. They are least disadvantaged in sub-Saharan Africa followed by Southeast/East Asia.

The geographical distribution of sex ratios provide further evidence that there are distinctive regional and sub-regional patterns to gender inequalities in well-being which have very little to do with patterns of poverty. There is a belt of masculine sex ratios (i.e. ratios of over 105 males per 100 females in the 1980s) which stretches from areas of northern Africa across the middle east and the northern plains of the Indian sub-continent and including China and which encompasses quite different levels of national income, suggesting that factors other than economic resources are implicated (United Nations 1991; Momsen and Townsend 1987). Marked masculinity of sex ratios are reverse to the pattern to be expected on the basis of biological sex differentials in chances of survival. Yet so significant is the weight of social factors outweighing and reversing biological patterns in some regions that, despite biologically normal patterns in the rest of the world, we have the phenomenon of more than '100 million missing women' (Sen 1990b). In fact, the swathe of masculine sex ratios coincides with what Caldwell (1982) has called the 'patriarchal-patrilineal-patrilocal belt' suggesting that local gender relations or what we might call 'regional patriarchies' play a significant role in mediating the translation of economic resources into individual well-being.

The evidence for gender differentials in basic well-being indicators is less well-documented, consistent or marked in other regions and indeed sometimes occurs in the reverse direction. Studies from Southeast Asia found some milder forms of discrimination within the household, usually against children rather than adults, female rather than male and higher birth orders rather than lower (Deolalikar 1992; Senauer *et al.* 1988). In Latin America and the Caribbean there was also some evidence of gender bias in favour of boys as far as nutrition is concerned (UNDP 1995). A review of studies from a number of SSA countries provide little evidence of a bias in favour of boys; in fact there was evidence of both gender neutrality in nutritional distribution or a bias in favour of girls, particularly in West Africa (Svedberg 1990). Where data does exist for these areas, poverty appears to be associated with greater intra-household inequality (Haddad and Kanbur 1990; Desai 1995).

What broad conclusions about the relationship between gender, income and well-being can we draw from this analysis? As we have noted, income/consumption measures tend to be collected at the household level on the assumption that such income/consumption is distributed among household members in proportion to their need; extra information on the intra-household distribution of well-being is only necessary if such an assumption is violated in practice. Lipton, for one, has suggested that the actual intra-household distribution of food and shelter in the world is 'surprisingly close' to the assumption of need-based distribution 'except in North India, Bangladesh and Pakistan' (1994). However, this should not be taken to suggest that deviations from the assumption of equitable distribution within the household are a minor regional aberration since the areas referred to contain, as we noted earlier, a significant proportion of the world's poor. Moreover, recent data from the 1991 census, suggests that inequalities in sex ratios, likely to be a consequence of growing gender inequalities in mortality especially among younger children, have spread to the southern states of India and also increased among poorer caste households (Dreze and Sen 1995). Furthermore Lipton's conclusion appears to be based primarily on the results of literature from South Asia (Harriss 1986) and sub-Saharan Africa (Svedberg 1990) and takes no account of the broader distribution of masculine sex ratios outside the Indian subcontinent. While there were very few studies of intra-household gender inequalities of the kind found in these two sub-continents, the persistence of masculine sex ratios in this broader swathe of countries noted earlier suggests that the intra-household distribution of welfare continues to be biased against female members in these societies to the extent of truncating their survival chances.[1]

[1] For a discussion of excess female mortality in the Iranian context see S. Razavi 'Agrarian chance and gender power: a comparative study in Southeastern Iran', DPhil thesis, Oxford University, 1992

However, it is also clear that measures of gender inequalities in well-being do not by themselves tell us a great deal about 'poverty' *per se*. The reluctance of most observers to draw the conclusion on the basis of evidence on gender inequalities in well-being that women are 'richer' than men in sub-Saharan contexts and 'poorer' in the South Asian context and that high-caste women in northern India are 'poorer' than low caste women suggests that few believe the gender differentials in well-being are purely a product of gender differentials in poverty. What our analysis also suggests therefore is that local constructions of gender relations play an important intervening role between household income and well-being so that 'culture' has profound material consequences, not only in shaping priorities and perceptions, as noted by Baulch (this volume) but also in shaping allocative behaviour and practice.

6 Disjunctures Between Labour and Income

Although measures of poverty were found to be poor predictors of gender inequalities in deprivation and well being in the cross-cultural context, the form of women's economic activity appears to have greater bearing on this question. In certain parts of the world, particularly in the 'patriarchal-patrilocal-patrilineal' belt noted above, powerful norms about female propriety serve to constrain women's ability to dispose of their own labour, channelling it into those areas of the labour and commodity market which are considered most compatible with their seclusion within the precincts of the household. Where such norms do not prevail, women may be found in a larger range of economic activities and across a wider set of locations. The higher rates of economic activity recorded for women in sub-Saharan Africa compared to South Asia, and in southern states of the Indian sub-continent compared to the northern states illustrates not only the greater involvement of women in field-based stages of agriculture in these areas but also in marketing produce. This has implications for the distribution of gender inequalities in basic well-being. Sen (1990a) notes that gender differentials in labour force participation rates are much more closely aligned with gender differentials in life expectancy across much of the low-income world. Within the Indian context, Dyson and Moore (1983) pointed out that higher rates of female labour force participation and greater public mobility in the southern states of India than in the northern states were associated with both greater female autonomy and also with lower excess female mortality and with more 'feminine' sex ratios. More recently, Dreze and Sen (1995) have shown that in the Indian context the negative association between female labour force participation and excess female mortality holds, even when regional variables are held constant.

This suggests that attempts to generate labour-intensive growth may have positive implications for women's physical well-being but we need to distinguish between improvements in women's well-being which are based on their increased economic value to their households and improvements which reflect their increased agency. The two need not necessarily coincide and may have different implications for gender-responsive poverty strategies. The fact that women are economically active means that investments in their physical well-being has a productivity payoff to the household economy but it does not necessarily imply that they exercise control over their own labour. Even in regions with a high incidence of female own-account farming and enterprise, such as West Africa, gender asymmetries are evident in the ability to command labour power, both of self and others. Roberts (1988) notes how this asymmetry occurs in the West African context because husbands and senior males have non-reciprocal rights over the labour of wives and female members. Women's obligations to work on husband's holdings or on compound holdings which are controlled by the senior male restricts the amount of labour they have left for their own-account activities. Furthermore, their access to hired labour is constrained by their lack of cash and of the social power necessary to sustain long-term contracts. There are possibilities for reciprocal labour arrangements between women, but these involve the intertemporal redistribution of women's own labour rather than an enhancement of their labour entitlements relative to men. Consequently, even in areas where women's own account activity is culturally sanctioned, they operate under greater labour constraints than men from the same household.

In other parts of Africa and in much of South Asia, women's labour contributions to household production tend to be subsumed under male-controlled

processes. In areas of strict seclusion, women either work as unpaid family labour or in home-based forms of economic activity where they relinquish control over the production process to male household members who initiate the production process, decide the scale of labour contributions required and are generally responsible for disposal of the proceeds. Even where the norms of female seclusion may not be relevant, men exercised control over the disposal of female labour; Sender and Smith (1990) found for instance in rural Tanzania that men, even those from the poorest households, forbade their wives to take up waged labour.

One form of inflexibility in the disposal of own labour thus inheres in local norms and practices which constrain women's access to and mobility within the labour market while a second inheres in men's non-reciprocal claim to female labour. A third and widely prevalent constraint that women face is that while household labour almost everywhere is about making a living and caring for the family, it is largely women, and sometimes children, mainly female children, who are responsible for unpaid domestic chores and child care. Poverty is often associated with forcing both women and children to seek to make a living as well, so that poorer women are most likely to have longer working days not only than men in their households but also compared with women from better off households. In India, Sen and Sen (1985) note that poor women are most likely to combine wage work, income-replacing activities and domestic chores while specialization in largely domestic chores was mainly the feature of women from wealthier households. Illina Sen's (1988) study from rural Madhya Pradesh found that women worked longer hours overall than men and that women and men from poorer households were also more likely to participate in work of greater arduousness and distance from the home. Lloyd and Brandon's (1991) work in Ghana also draws attention to the leisure-work trade off: they found that male-headed and female-headed households may have the same income levels but that female heads have to work longer hours to achieve them.

Gender also differentiates individual ability to translate labour effort into income in the market place. The average wage for women is around 75 per cent of the male wage outside agriculture for countries where data is available; this is likely to be an underestimate of the gender disparity because it excludes the agricultural sector where most women work and disparities are likely to be high (UNDP 1995). The gender disparity in wages partly results from the various constraints on women's mobility noted above and hence their confinement to the more marginal segments of labour and commodity markets. But it is compounded by other factors. First of all, investment in the productivity of female labour is generally lower. Women and girls are generally disadvantaged in the acquisition of formal education and specialized skills which could improve their access to a wider range of opportunities, both in the market and state sector. Female enrolment ratios in higher education in lower income countries are typically half the male ratio (UNDP 1990).

Second, the exchange rate for female labour in the market place is lower. Studies of the gender disparity in earnings suggest both direct and indirect wage discrimination. Lipton (1983) cites data from India showing that women received 70-80 per cent of male wages in agriculture which he attributes to a shorter hired working day for women, to lower average body weight and hence lower caloric cost to employers and to the fact that women were channelled into different and less well remunerated tasks to men rather than to direct wage discrimination *per se*. However, it is worth noting that gender inequalities in wages vary considerably across India; female wages are around a half of the male wage in Maharashtra, around two-thirds in most of South India and around three-quarters in West Bengal and parts of northern India (John and Lalitha 1995). It is therefore possible that the causes of the disparity also vary considerably across India and that direct wage discrimination should not be ruled out.

Unfortunately, the kind of detailed empirical data that would allow this to be explored is largely missing. One exception is Kapadia's anthropological study (1993) which provides evidence of both wage and non-wage discrimination in one district in rural Tamil Nadu. She documents the existence of 'male' and 'female' tasks in agriculture as well as gender differentials in wage rates. Two reasons were given for this disparity: that men's work was harder and that men would be humiliated if they were paid the same as women. What this meant was that even

when women took up vacant 'male' jobs, they were paid the female wage rate rather than the male one, bearing out the observation made by Elson and Pearson (1981) that women enter the labour market as 'inferior bearers of labour' rather than as 'bearers of inferior labour'.

Finally, gender disparities in returns to the sale of labour reflects gender disparities in returns to the 'human capital' embodied in labour; in other words, for any given level of 'human capital', women received lower returns. Lipton (1983) cites data from India showing that women in the poorest rural groups found it harder than men to raise wage rates through improved human capital endowments such as health, education and nutrition. While there was evidence to suggest that even among unskilled farm labourers, extra education brought higher wage rates, Indian data showed that this effect was substantial for men but insignificant for women. Similarly it was only among men that increases in wage rates were significantly associated with better nutritional status. Collier *et al.* (1986) notes that in rural Tanzania there was extreme skewed access to non-farm wage employment. Access was determined largely by education, age and gender. A 36 year old man with secondary education had a three in four chance of such employment while a woman of the same education and age had only half of that chance. With complete primary education, she had a quarter of the chance and with partial primary only a fifth.

The exclusionary and discriminatory practices which govern women's disposal over their own labour, their ability to access the labour of others and the returns to their labour efforts suggests that while labour-intensive growth strategies may indeed generate greater demand for, and increase the returns to, the labour of poor people, they are likely to have gender-differentiated effects. In the short term, it will be men that will benefit first and where women do take advantage of the new opportunities, it may be at the cost of intensified work loads for themselves or for their daughters who are withdrawn from, or not sent to school, in order that they can substitute for their mothers in domestic labour. The withdrawal of daughters from school in the context of market reform in Vietnam is opening up a gender gap in education which previously did not exist (Desai 1995). In the long run, some of the labour market imperfections may begin to be eroded but the next generation of young women will continue to be at an educational disadvantage in market participation. Clearly public action now will help to lower the greater immediate as well as longer term costs of market participation for women and their daughters.

7 Listening for Change: Participatory Approaches to Poverty Assessment

In an earlier section, I noted some of the problems associated with relying solely on subjective assessments of poverty as a way of identifying poor women's priorities because of the power of social conditioning in shaping the 'choices' that women make to the extent that they may be resigned to, and indeed actively promote, the distribution of resources which discriminate against themselves and their daughters. This is a valid point and is echoed in Jackson (1995) in her critique of the populist claims made for PRA as 'giving voice' to the perceptions of local people and the implicit assumption that their articulated perceptions are necessarily complete truths. The gender dimensions of this problem are spelt out by Jackson: 'Edwin Ardener's analysis of mutedness as a feature of the politics of communication in research draws attention to the problems of articulating perceptions (1975). For women who are excluded from dominant world views and male vocabularies it is not wise to assume they can, or will, simply express their priorities as PRA assumes'.

Given these limitations, what role is there for participatory assessments of poverty in addressing its gender dimensions? I would argue that participatory assessments, like any other methodological tool, is as gender-blind or as gender-aware as its practitioner. At present, the gender biases of many PRA practitioners is disguised by the populist rhetoric of PRA discourse, a disguise not easily available to researchers using more conventional quantitative techniques. Yet to deny a role to participatory methods of poverty assessment and policy design carries the danger of reinforcing the 'mutedness' of women within their communities that Jackson is pointing out and of denying them 'voice' a second time around. Participatory approaches which require 'us' to listen to 'them', and are informed by sensitivity

to the different forms that gender power and inequality takes in different contexts, are critical in challenging the assumptions, preconceptions and biases which are part of all our cultural and disciplinary baggage, whether the 'we' in question is the feminist researcher or the neo-classical economist. They allow us to analyse the 'choices' that women make, the meaning of these choices and the extent to which they are a product of agency or the denial of agency to women within their households and communities. When denial of agency is entailed, they allow us to explore the extent to which such denial is the product of internalized ideologies or external constraints and hence what the priorities of policy intervention should be.

Allowing women to speak on their own behalf about their own priorities and lives will not only help to rescue them from the position of eternal and muted victims, but also has very practical implications. In Goetz and Sen Gupta's (1994) study of rural credit programmes for poor women in Bangladesh, it was found that around 60 per cent of loans given to women were used by male members of the household. If, as the authors assume, this was a matter of male predation, programme priority must be to strengthen women's control over their loans. If, on the other hand, this finding was a case of rational choice given the lack of access of women to productive sectors of local markets, then more attention may have to be given to dismantling barriers to women's participation in the market. As another example (Kabeer and Murthy forthcoming), two evaluations of the Tamil Nadu Women's Development Programme noted that men's savings were often used to meet the programme requirement of a minimum amount of savings before credit would be given. However, different interpretations were given to this finding. One evaluation suggested that women were using men's savings to speed up access to programme credit, while the other suggested that men were using women to gain access to programme loans. Again, programme responses are likely to be very different if men were using women to gain access to loans (measures to ensure that women benefited from loan use?) or if women were using men to speed up their access to loans (dispensing with the minimum savings requirement and using other means to improve women's financial management skills?).

8 Conclusion

The gist of the discussion in this article has been that while conventional measures of income and well-being are separately capable of capturing male poverty because they are premised on the notion of the male actor and of the male experience of poverty, they are inconclusive about women's experience of poverty. The form in which women's poverty manifests itself depends on cultural context far more than it does for men, suggesting that it cannot be understood through the same conceptual lens as men. In order to get a preliminary handle on the gender dimensions of poverty, it is necessary to understand how discrimination looks in the context of scarcity in different societies. But it also means being aware of our own cultural biases in the interpretation of well-being and agency. It is here that more participatory assessments of poverty and the design of anti-poverty strategies may provide a complementary or an alternative approach.

However, despite the complexities of collecting, interpreting and comparing data on the gender dimensions of poverty in different contexts, its broader causes are relatively clear cut. Women are generally poorer than men because they lack the range of endowments and exchange entitlements which male members of their households tend to enjoy. They are less able than men to translate labour into income, income into choice and choice into personal well-being. Policy makers may wish to pay attention to the gender dimensions of poverty because of the inefficient use of human resources that it entails or because of the welfare consequences for women and children. However, a distinctive contribution of a gender analysis of poverty and well-being draws attention to the fact that holding constant for income/consumption does not remove all evidence of gender inequality. Such inequalities – in life expectancy, physical well-being, education and skills – reflect a different set of ideological and material practices to those which create wealth and scarcity.

In terms of policy therefore a gender analysis would suggest a two-pronged approach. The first entails a more gender-sensitive interpretation of current poverty agendas which combine market incentives and social investments. It is clear from the empirical evidence that time and energy constraints are

particularly binding for poorer women because of the conflicting demands of making a living and caring for the family. At the same time, labour power is the single most important resource at the disposal of poor women - and men. Labour-intensive growth strategies will only benefit poor women if efforts are made to address their disadvantages in the division of labour at home and in the market place. Making labour markets more accessible to women is likely to have greater transformatory potential for their position within the family as well as for creating sustainable livelihoods. Social expenditure spending can play a complementary role to labour intensive growth strategies in enhancing poorer women's access to, and ability to make choices about, labour market opportunities. Investment in the human capital of poor women will however not translate into greater access to market opportunities unless the factors which hamper this access and choice are also addressed. This means that content, design and delivery of social investments must be geared not only to enhance the human capital of all poor people but also help to reduce some of women's domestic labour overheads so that they are free to participate in new and expanding markets.

However, what we have also highlighted in the article are the overarching structures of gender inequality which set the parameters within which all women make - or do not make - choices regardless of household income. In other words, not all women are poor and not all poor people are women, but all women suffer from discrimination. The second prong of a gender equitable approach to development therefore requires action which addresses the structural constraints that pervade and limit all women's opportunity sets; action which addresses gender inequalities in all its various forms as a matter of basic human rights. In this the contribution of the international women's movement in campaigning to make women's rights recognized as human rights should be seen, not as the concerns of a vociferous but sectional interest group, but as a critical and indispensable contribution to good development and for some, a matter of life and death.

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