

Women are generally the worst victims of poverty. Yet most poverty elimination strategies forget them. Those strategies try to be neutral on gender but they often end up indifferent to it. And in such indifference lie the seeds of their failure.

Poverty often carries a woman's face, so any worthwhile attack on it must reach out to women. And liberating women from poverty must not be done through welfare, which treats women as the residuum of development. Instead, the empowerment of women, treating them as the vanguard for eliminating deprivation from society as a whole, must increasingly be the most important strategy. This will require new insights, new development paradigms and new strategies clearly targeted at poor women and their children.

Four-fifths of the billion people who live in poverty are in the rural areas of the developing world, mostly in Asia and sub-Saharan Africa: women comprise a large percentage of them. The number of rural women living in absolute poverty has risen by 50 per cent over the last two decades, according to the International Fund for Agricultural Development.

Although it is recognized that women are responsible for producing food, they have the least access to means of production, receive the lowest wages and know least about how to improve the productivity of land with modern inputs and technology. Migration by rural men to urban areas, or overseas, to escape poverty traps has increased the number of women who have to carry the full burden of earning income and managing households for their families; and there have been no strategies and facilities to enable women to do so.

Unemployment of women has increased and their purchasing power has declined under the strain of the debt crisis and structural adjustment policies. Inflation and the elimination of subsidies have meant that women have to work longer to provide food for their children, have less time to spend

POVERTY HAS A WOMAN'S FACE

KHADIJA HAQ
explains that empowering women is the best way to fight poverty

on child rearing, and have no time for rest. Armed conflicts, civil strife and ethnic tensions all lead to the impoverishment of women.

The traditional top-down approach to alleviating poverty has treated the poor as victims rather than as contributors to economic and social development. Special programmes – such as food price subsidies and food rations, public employment schemes and income transfers – are designed to offer a safety net to the poor. These can play an important role in protecting the poor from the short-term impact of loss of income, if they are properly targeted and administered cost-effectively: they can provide a social safety net for rural women living in pervasive poverty in countries with no other system of social security.

Equity and independence

Yet we must not confuse short-term relief with a long-term sustainable strategy. The only permanent solution for female poverty is to create the environment in which women can stand on their own feet, where they can emerge from such dependency, and where they can get equitable access to economic and social opportunities by building up their own capacities. In other words, empowerment of women is the only realistic and long-term strategy for liberating them from the ravages of poverty – and with it the

need for welfare programmes would cease to exist.

Poverty is both a cause and an effect of high population growth, environmental degradation and women's inadequate access to the means of production. The worst forms of poverty persist because of lack of status, education and opportunities for women, which lead to early marriage and repeated pregnancies; because of the lack of basic health care facilities, which leads to high child and maternal mortality rates, and the lack of family planning information and services; and because of agricultural credit and marketing policies which discriminate against women. Women's empowerment through basic education, primary health care, family planning services and access to means of production is a precondition of breaking the poverty cycle.

The first element in any empowerment strategy is education and training in skills; these lay the foundations for knowledge, better health, nutrition and income earning capability. Labour is the principal asset of the poor and education increases its productivity. Educating the children of the poor greatly improves their chances of escaping from poverty. Research ►

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has amply demonstrated the close link between education and reducing poverty through enhancing economic growth, improving agricultural productivity, contributing to income equality and providing such non-economic returns as reduced fertility and improved quality of life.

There is also plenty of evidence that female education benefits family health and nutrition and enhances women's knowledge about their political and legal rights. Many studies have shown positive correlations between women's education and socio-economic development.

Basic primary education, complemented by the skills and knowledge relevant to women's farm, non-farm and household management

roles, is the most important empowerment tool for eliminating poverty.

The second element in such an empowerment strategy is to liberate women from the constant fear of illness and premature death. This requires a comprehensive strategy for health-care for women throughout their life cycle, but providing family planning services and reducing maternal mortality are particularly important.

The provision of family planning services is an essential tool for women's empowerment. It enables women to control the spacing of their children, to avoid the tragic risk of unwanted pregnancies and illegal abortions, and helps them to combine

their reproductive responsibilities with their economically productive roles. High fertility rates – and the low prevalence of contraceptives – in the least developed countries of Asia and sub-Saharan Africa make women totally unable to break out of the poverty cycle. Family planning programmes empower women to acquire greater control over their own bodies and enable them to gain access to market opportunities. It is for this reason that the International Conference on Population and Development held in Cairo in September 1994 firmly linked the issue of population growth with the empowerment of women.

The extremely high rate of maternal mortality is one of the most disgraceful manifestations of the low status of women. It averages 420 deaths per 100,000 deliveries in developing countries as a whole, rising to 700 in sub-Saharan Africa. This compares with only 24 maternal deaths per 100,000 deliveries in the industrial world. So the maternal mortality rate is 18 times as high in the developing world as in the industrial world – the largest gap in any health indicator.

Maternal mortality gap

And while all other health indicators – and particularly infant and child mortality rates – have shown tremendous improvements in the last three decades, the North/South gap in maternal mortality has increased even further. Many societies in the South regard the health and well-being of women as such a low priority that they are not willing to spare even small amounts of money to provide trained midwives. Unless maternal mortality rates are drastically lowered and women liberated from this constant fear, their access to market opportunities will always remain limited.

The third most potent weapon for women's empowerment is the availability of credit. Even when human capacities are built up through education and health care, they must

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be used effectively. Credit facilities are often denied to women since they can offer little by way of collateral, and are regarded as an appendage to their husbands in terms of their financial and social position, rather than as independent human beings in their own right.

Worthwhile risks

Several schemes have been designed to provide credit directly to poor women and encourage their self-employment and income-generating activities. The most successful has been the Grameen Bank in Bangladesh, and many other schemes in other developing countries are being based on it. The Bank destroyed the myth that poor women, particularly in the rural areas, are not credit-worthy. It demonstrated that they are far more reliable, and far better banking risks, than influential industrialists in urban areas or feudal landlords in rural areas.

Over 90 per cent of the total credit of the Grameen Bank has been given to poor rural women. The amounts are small, averaging \$60 per person. There is no subsidy or handout: indeed the bank charges slightly higher interest than the market rate to cover the extra administrative costs of small loans. And yet all its loans have been used well and over 95 per cent of them have been paid back – compared to the recovery rate of less than 65 per cent of the loans given to mostly male urban rich in the developing world.

Small credit schemes are the most important element in any successful attack on poverty, and the most liberating force for poor women who realize for the first time that they are being treated as equal and respectable members of society. They are precious both for empowering women and for utilizing the latent talents of societies as a whole.

Developing legal measures and administrative machinery to improve the access of rural women to land is particularly important. Research has shown that rural women's customary land rights have been increasingly

threatened by agrarian reform measures which have tended to redistribute land titles and tenancy rights to men.

Most developing countries have signed the Convention on the Elimination of All Forms of Discrimination Against Women. But there has been only slow progress in eliminating discrimination in civil, family and labour laws and financial regulations. And existing laws have not been enforced in almost all countries, limiting women's access to productive resources.

Poverty elimination strategies should treat women as not just the worst victims of poverty – which they certainly are – but also as potential agents of change. There is as yet little recognition of the positive contribution of women to development and change,

but it must be acknowledged if the world is to graduate from a welfare approach to an empowerment approach to poverty. Empowering women by building up their capacities and equalizing access to market opportunities is the only reliable strategy for liberating societies from their continuing burden of poverty. Investment in education, health and credit is the core of women's empowerment. And such empowerment is the beginning of a more dynamic strategy for the elimination of poverty •

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