

**ECONOMIC AND SOCIAL COMMISSION FOR ASIA AND THE PACIFIC**

***STUDIES ON  
WOMEN IN  
DEVELOPMENT***

**3**

# **IMPROVING THE STATUS OF WOMEN IN POVERTY**

**A comparative study on women's  
status in poverty in Bangladesh, India,  
Malaysia and the Philippines**



**UNITED NATIONS**



**ECONOMIC AND SOCIAL COMMISSION  
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## PREFACE

This publication addresses some of the intractable difficulties in designing, targeting and evaluating poverty reduction strategies. It is the culmination of a project on “Improving the Status of Women in Poverty” under which country studies were conducted in Bangladesh, India, Malaysia and the Philippines. These studies focused on conceptual and methodological issues relating to poor female-maintained and female-headed households in rural and urban areas. The methodology developed through this project of a four-fold classification of households (female-headed female maintained, female-headed male maintained, male-headed female-maintained and male-headed male-maintained) has been found useful for identification of households which are the poorest and most vulnerable. The study also covered two different dimensions of well-being: quantifiable measures focusing on basic needs and relatively non-quantifiable dimensions of deprivation such as autonomy and decision-making.

The studies demonstrated the relevance of qualitative indicators and the importance of the particular socio-economic setting where research is undertaken. All these methodological and conceptual refinement serve to improve targeting and identify the impact of poverty measures on beneficiaries. Based on the results of the country studies and together with programmatic experience in poverty alleviation drawn from experience of government representatives, strategic objectives and measures for alleviating the feminization of poverty have been identified. These include the need for genderized macroeconomic policies particularly in the light of structural adjustment and globalization, targeting of policies and measures using methodological tools developed and tested in the country studies for identifying beneficiaries, meeting basic needs and providing adequate amenities, recognition of demographic factors such as increased vulnerability due to rising life expectancy and increased marital breakdowns, need to improve productive capacity of poor women through capacity enhancement and access to productive resources, and provision of social protection while emphasizing self-help instead of welfarism.

It is hoped that the publication would be very useful for researchers, policy makers, NGOs and advocacy groups working towards understanding the complexities of poverty and the measures needed to alleviate it.

*2 March, 2001*  
*Bangkok*



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## **PART ONE**

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# **A Comparative Study on Women's Status in Poverty in Bangladesh, India, Malaysia and the Philippines\***

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\* This study was prepared with the assistance of Ms. Rushidan Islam Rahman, Senior Research Fellow, Bangladesh Institute of Development Studies, Dhaka under the project, "Improving the Status of Women in Poverty".



# **CHAPTER I.**

## **INTRODUCTION**

### **A. Objectives of the study**

An inadequate understanding of poverty among women has been due to the twin problems of conceptual limitations and a lack of empirical data base. During the recent years, an increasing concern is being expressed about poverty and the associated deprivation and vulnerabilities. It is being emphasized that a larger percentage of women are poor and this percentage is increasing over time. While the quantitative dimension of poverty is important, without a knowledge of the reasons behind the growing female poverty one cannot proceed with policies. The objective of the present study is to use primary data to analyse poverty among women and to formulate a framework for such analysis.

With the progress of civilization, poverty is being viewed as a multifaceted problem rather than just a lack of means for the fulfilment of the basic food requirement. Health and security related aspects of poverty are more serious among women. Analysis of poverty among women brings the other dimensions of the problem to the forefront and the objective of the present study is to examine the problem of multidimensional poverty among women.

Even after bringing in the broader aspects of poverty, the concept essentially relies on the material needs of a human being. Such concern with poverty and alleviation of poverty can be identified with the motive of reproduction of labour power. While the material needs remain the pressing issue, the objective of poverty alleviation should be to enhance human dignity. This aspect brings in a new agenda for the discussion of women's poverty. Women's decision-making role and control over their own life is crucial for ensuring both material well being and human dignity. In fact, the lack of access to material well being of women is also directly and indirectly linked with the lack of women's decision-making power. The objective of the present study is to examine the interrelated aspects of poverty among women.

### **B. The need for an intercountry comparison**

An understanding of the process of poverty among women requires that the social structure in which they operate is taken into cognizance. An intercountry comparison can especially help in this purpose. The present study covers four countries; Bangladesh, India, Malaysia and the Philippines. These countries present a diversity in the sociocultural background and covers a wide range in terms of economic growth and the characteristics of the economy.

While the South Asian countries of Bangladesh and India are among the countries with low GDP per capita and low rate of growth of GDP, Malaysia represents one of the high growth economies of South-East Asia. The Philippines stands in the middle of Malaysia and the South Asian countries. Though Bangladesh and India are both low income countries, they largely differ in social values and cultural norms which are dictated by the religion of the majority of the population in each country. Bangladesh and India have a stronger patriarchal tradition than Malaysia, while the Philippines has a somewhat different tradition in this respect. In this country women have a strong position in both the social and economic sphere which is somewhat akin to matriarchy or at least outside the stronghold of patriarchy. A summary of a few key variables describing the four countries is presented in Table 1.1. Data presented in Table 1.1 shows the widely different values of the economic indicators for the four countries.

**Table 1.1. Basic characteristics of the four countries covered by the study**

<i>Indicator</i>	<i>Year</i>	<i>Country</i>			
		<i>Bangladesh</i>	<i>India</i>	<i>Malaysia</i>	<i>Philippines</i>
Population (million)	Mid-1974	117.9	913.6	19.7	67.0
Area (thousand of sq.km)	–	144	3 228	330	300
GNP per capita (dollars)	1994	220	320	3 480	950
Average annual rate of growth of GNP	1985-1994	2.0	2.9	5.6	1.7
PPP estimate of GNP per capita US=100	1994	5.1	4.9	32.6	10.6
Life expectancy at birth (years)	1994	57	62	71	65
Adult illiteracy (%)	1995	62	48	17	5
% labour force in agriculture	1990	65	64	27	46
% labour force in industry	1990	16	16	23	15
Infant mortality rate (per 1,000 live births)	1994	81	70	12	40
Maternal mortality rate (per 100,000 live births)	1989-1995	887	437	34	208
Urban population as % of total population	1994	18	27	53	53

*Source:* World Bank (1996): The World Development Report, Washington DC.

### C. Organization of the study

As it has been mentioned, an understanding of poverty among women involves more than a measurement of the extent of poverty using the conventional criterion based on 'poverty line income'.<sup>1</sup> As part of an in-depth understanding of the situation of poverty among women, we examine a number of inter-linked issues which has been guided by a simple framework of linkages between the observed indicators of poor women's situation and the contributing factors.

- a) The conceptual framework is described in the next chapter. Chapter 2 also provides the details on data and methodology and points out the limitations of the study.
- b) Why more women are poor compared to men, can be answered by examining two questions: First it may be due to greater poverty among female-headed households and secondly, intra-household disparity may create poor women among households which are not so poor and may contribute to the worsening trend of female poverty. Therefore the present study looks at the question of whether female-headed households are poorer than male-headed households and compares the economic situation of different types of households (Chapter 2). In this context a comparison is made among four types of households:
  - (i) Female-Headed Female-Maintained (FHFMM)
  - (ii) Female-Headed Male-Maintained (FHMM)
  - (iii) Male-Headed Female-Maintained (MHFM)
  - (iv) Male-Headed Male-Maintained (MHMM).

Such classification also helps to resolve the problem of how to define the female-headed household so that it can form a useful basis for both analysis and policy. Chapter 3 describes the economic situation of poor women to demonstrate the relationship between poverty and female headship.

- c) Chapter 4 provides a description of the scope for human resource development in terms of access to education and health services.
- d) Chapter 5 analyses empowerment of poor women and intra-household gender disparity.
- e) Chapter 6 discusses the relationship between poor women's situation and marital status.
- f) The last chapter suggests policy measures to alleviate poverty among women and female-headed households.

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<sup>1</sup> Since the formulation of 'poverty line' and the 'head count ratio of poverty' there has been many methodological sophistication of these concepts. A study on Bangladesh (Hossain 1994) provides a summary of these concepts and uses them to measure the extent of poverty in Bangladesh.

## **CHAPTER II.**

### **DATA, METHODOLOGY AND CONCEPTUAL FRAMEWORK**

#### **A. Inter-linkages between poverty and women's status**

According to the conventional utility function approach, determinants of a person's utility includes consumption and leisure as the arguments. The Beckerian theory has extended this formulation to include housework and the production of household goods (and services). When it comes to the question of women's situation, one cannot look at only consumption and leisure and household production; one must include the concerns of human dignity and importance in the society in the picture. While there is a general agreement with this concern, there is no consensus about the methodology of such analysis. Empirical analysis of women's status usually present discussions of economic, social and demographic variables. Here we present a scheme of interaction of these variables. Although we do not combine them in a mathematical model, the diagrammatic scheme presented below can be easily formulated into a simultaneous equation model which may be fitted with data. This is beyond the scope of the present study.

Analysis of women's status and its determinants has often failed to distinguish between the 'final outcome variables' which depict women's status from the inputs and intermediate variables which determine the outcome.

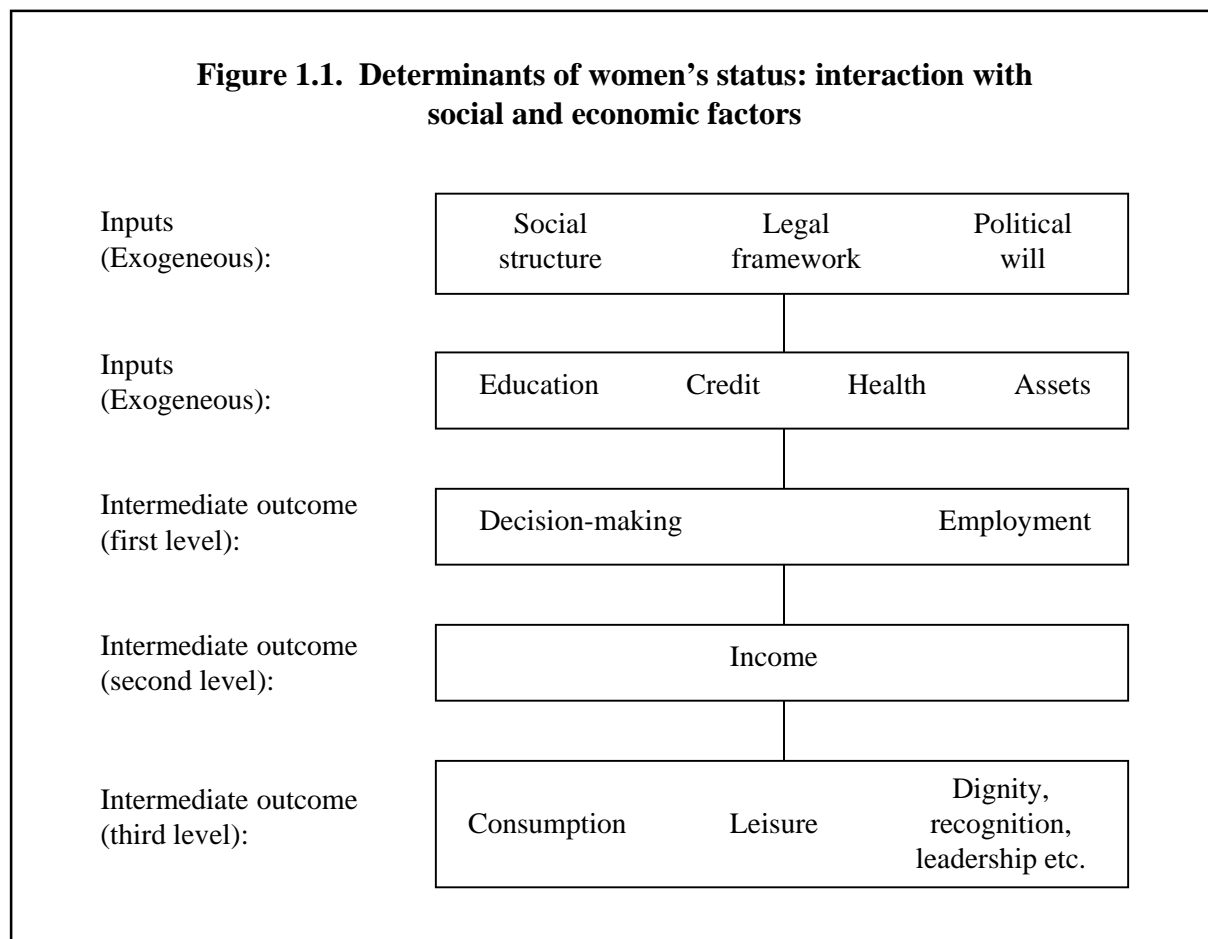
It is useful to define the final outcome in a general way and this is done by extending the neoclassical utility function. We add a non-material achievement, namely, recognition and/or leadership in various spheres of social and economic life.<sup>2</sup> The level of attainment in terms of these variables, for both men and women will depend on the overall resource position and sociocultural environment of the society where they live.

In particular, women's attainment will depend on the inputs to which women have access, either individually or as a family unit. The inputs to which they have access as a family unit are land and other assets and family labour force. Inputs possessed by individual women are: education, physical fitness (good health), credit etc. These resources determine the scope for employment and type of employment and also determine the returns to labour, which (together with the burden of domestic work) in turn will influence the quantity of leisure they can opt for. Women's own income along with their education will contribute to their decision-making role in a family. Income and decision-making together will determine the intra-household allocation of consumption and leisure. In addition, women's income (and for that matter, their education) determines women's status both directly and indirectly.

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<sup>2</sup> Such a variable defined in the context of the smaller unit of 'Family' or 'Bari' will be a useful indicator of women's status. While the recognition at the village or higher level can be easily observed, leadership in the family or kingroup unit is not easily perceived.

Figure 1.1 presents these interactions. Variables touched by more than one arrow and by arrows from both directions have a greater bearing on women's situations. Thus, visual judgement shows the importance of education and income for women's status.



## B. Data and methodology

The present study draws upon two sources of data. First, the existing studies available in each country provide information on both qualitative and quantitative aspects of women in poverty.<sup>3</sup> Most of the quantitative information used in the study come from data generated through primary surveys taken up by 'Country Studies on Women in Extreme Poverty' sponsored by ESCAP. Details of methodology of data collection are described in the four Country Reports (Rahman 1997, Mukhopadhyay 1997 and Tan 1997).

<sup>3</sup> In fact, four national studies by ESCAP, one in each of these countries, reviews available studies and presents quantitative data from various sources in each country. These studies provide useful background materials for the present study. Similarly four country experts conducted sample survey in each country and prepared Country Reports on the basis of these surveys.

A word of caution is necessary about the way in which data is being used in the present study. A comparison of the findings from data for the four countries is presented here. However, a direct comparison of the absolute values of a variable for four countries is not quite meaningful because the situation in the four countries are very different. For example, average level of education is widely different in the four countries and the same thing can be said about household income. Thus the objective behind using these data is to draw conclusions about the direction of variation of these variables with other characteristics (e.g. marital status etc.) in the four countries and not to compare average education or income of women in India with Malaysia etc.

A major objective of the study is to bring out policy suggestions for alleviation of poverty among women. Therefore the present analysis focuses on those aspects which have direct bearing on policies.

### **C. Limitations of the study**

The present study intends to focus on the interrelationship between a number of variables which influence poor women's aspirations and achievement. In designing the questionnaire, therefore, an attempt has been made to incorporate questions on interrelated variables on economic and social aspects. In doing so, the number of variables included has been large. To make a judicious choice of variables, the content of the questionnaire had been thoroughly discussed both before and after pretesting. Still it was realized during the survey that some more modification of the questionnaire would be an improvement. Some of the variables were found to be redundant and some more appeared to be not of priority. Thus there is scope for further improvement of the questionnaire.

An even more serious limitation of the study is the small sample size on which it is based. Because of the constraint of resources and time, the sample size had been small and only one rural and one urban location was covered. Thus it could not capture the regional variation in social and economic environment (within a country) and their impact on poor women. Owing to the small size of the sample, there has not been adequate representation of poor and non-poor households. Localities chosen for the present study come from a poor region in each country, so that most of the households are poor. Thus it has not been possible to examine the situation of women from poor households vis-à-vis women from non-poor households. Thus we have missed the possibility of investigating whether there are poor women in non-poor households.

However, the present study, by concentrating on poor households in poor regions of four countries with varying resource base and per capita GDP, has been able to explore the various dimensions of poverty among women, its causes and implications for policies. This has created the scope for large scale national sample surveys to test the validity of the results obtained in this study.



## **CHAPTER III.**

### **ECONOMIC SITUATION OF POOR WOMEN**

In this chapter we provide a comparison of the economic condition of poor women in the four countries. In this respect, one should remember that poor women's universe consists not only of female heads of households but also of women living in poor male-headed households. Therefore, to understand the economic environment in which poor women live, we present a description of the female-headed and male-headed households.

The description consists of information on income and asset ownership of households. While income provides an indicator of current consumption, to capture more permanent features of living condition, the ownership of asset is considered.

While we intend to examine the relative position of FHH vis-à-vis the MHH in the four countries, no attempt is made to measure and compare the percentage of women below a formal poverty line or to obtain more refined indices of poverty. Given the vast difference in consumer price index (CPI) among the countries being studied, poverty in each country has different connotation. Moreover, women's poverty is not a poverty of income alone, it is a multifaceted problem, involving lack of asset, lack of food and a lack of non-material aspects of better living.

#### **A. Income**

Pertinent data on average income is presented in Table 3.1 (a to d).<sup>4</sup> First we compare the pure FHH (which is also female-maintained) with pure MHH (which is male-maintained). Comparison of income shows that FHFMMs are considerably poorer than the MHMMs, in the two poorest countries, namely, Bangladesh and India.

The situation is not as clear in the other two countries. In Malaysia, the FHFMM households have a lower income but the difference with MHMM households in terms of per member income is small. In the Philippines, MHMMs are poorer than the FHFMMs in the rural area. The situation is reverse in the urban area.

A comparison of FHFMM households with FHMM and MHFM households (the last two are sometimes considered as a broad category of FHH) shows that in Bangladesh FHFMM households are considerably poorer compared to the other two groups. In fact the

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<sup>4</sup> In all subsequent analyses, tables on a single topic for four countries come under the same Table number and the letters a, b, c and d, beside each Table number are used to identify the country.

FHMMH and MHFMH have a higher household income compared to MHMMH. Indian data (Table 3.1b) shows a similar pattern: FHFMMH and MHFMH are richer than the pure FHFMM category.

In the Philippines and Malaysia however, the FHMM households are poorest, while the MHFMHs are better off than MHMM households.

Data on the value of asset are presented in Tables 3.2a to 3.2d. Information on specific types of asset will follow.

In Bangladesh, the value of asset owned by the rural households is much larger than the asset owned by urban households. The same is true for India. In these two countries, land value is very high and rural households usually own some land. Even poor households own homestead land, which commands high price. Thus rural households have a higher average value of asset. In contrast, the urban poor not only possess little asset in the urban area; they are usually migrants from rural areas who had migrated after the loss of their land and other assets in the rural area. In Malaysia and the Philippines the rural-urban difference is not very large.

**Table 3.1a. Per capita income (taka) of different types of poor households in rural and urban areas: Bangladesh**

<i>Type of household</i>	<i>Per capita income (taka) per year</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
FHFMM	3 111	4 620	3 949
FHMM	6 208	5 141	5 784
MHFM	5 737	5 465	5 564
MHMM	4 685	5 961	5 322
All	4 664	5 566	5 143

**Table 3.1b. Per capita income (rupee) of different types of households in rural and urban areas: India**

<i>Type of household</i>	<i>Per capita income (rupee) per year</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
FHFMM	2 774	4 787	3 836
FHMM	4 288	6 240	5 202
MHFM	5 066	6 818	5 212
MHMM	4 726	9 308	7 221
All	4 163	7 317	5 725

**Table 3.1c. Per capita income (ringit) of different types of households in rural and urban areas: Malaysia**

<i>Type of household</i>	<i>Per capita income (ringit) per year</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
FHFM	23 262	12 351	15 406
FHMM	4 697	–	4 697
MHFM	13 131	17 263	15 492
MHMM	14 925	15 764	15 258
All	15 665	14 775	15 223

**Table 3.1d. Per capita income (peso) of different types of households in rural and urban areas: Philippines**

<i>Type of household</i>	<i>Per capita income (peso) per year</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
FHFM	17 768	24 159	20 886
FHMM	5 200	11 740	8 470
MHFM	18 518	21 009	19 515
MHMM	14 195	19 480	16 983
All	15 634	20 522	18 078

Assetlessness implies a lack of productive assets, which renders labour productivity to be low. It also implies a lack of consumer durables, which deprive them of basic comforts and amenities of living. Moreover, it makes them vulnerable to any unforeseen fluctuation in income and employment. Selling of labour being the main source of earning, without any possibility of dissaving from existing asset, the poor households become vulnerable to instability in the wage labour market and to unforeseen health problems causing an inability to take up wage employment.

The inadequacy of household income is reflected in the inadequate consumption of basic needs. There is no straightforward way of assessment of the adequacy/poverty level of household assets. To get an idea about assetlessness, one can compare the value of asset with annual income. If the level of asset is less than two year's income, a household is quite vulnerable to an economic shock. Using this criterion, a comparison of data on income and asset, shown in Tables 3.1a and 3.2b, shows that in all four countries, asset among the households in the urban area are inadequate. The situation is worst among the FHFM households, especially in Bangladesh and India. In Malaysia and the Philippines, the FHMM households are most disadvantaged, both in terms of asset and income.

**Table 3.2a. Value of asset (taka) owned by various types of households: Bangladesh**

<i>Type of household</i>	<i>Location</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
	<i>Value of asset (taka)</i>	<i>Value of asset (taka)</i>	<i>Value of asset (taka)</i>
FHFM	31 388	4 212	17 801
FHMM	97 906	10 969	59 267
MHFM	177 852	16 149	71 909
MHMM	101 052	12 635	60 002
All	91 159	11 131	51 145

**Table 3.2b. Value of asset (rupee) owned by various types of households: India**

<i>Type of household</i>	<i>Location</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
	<i>Value of asset (rupee)</i>	<i>Value of asset (rupee)</i>	<i>Value of asset (rupee)</i>
FHFM	41 875	42 698	42 309
FHMM	228 450	31 924	136 459
MHFM	377 392	10 000	346 775
MHMM	150 847	23 110	81 301
All	166 369	30 524	99 113

**Table 3.2c. Value of asset (ringgit) owned by various types of households: Malaysia**

<i>Type of household</i>	<i>Location</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
	<i>Value of asset (ringgit)</i>	<i>Value of asset (ringgit)</i>	<i>Value of asset (ringgit)</i>
FHFM	20 067	36 920	32 202
FHMM	41 421	–	41 421
MHFM	45 347	28 607	35 781
MHMM	45 281	26 762	37 934
All	41 717	30 714	36 243

**Table 3.2d. Value of asset (peso) owned by various types of households: Philippines**

<i>Type of household</i>	<i>Location</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
	<i>Value of asset (peso)</i>	<i>Value of asset (peso)</i>	<i>Value of asset (peso)</i>
FHFM	53 548	18 486	36 445
FHMM	6 250	8 980	7 615
MHFM	56 562	13 395	39 295
MHMM	44 099	39 143	41 484
All	47 948	31 620	39 784

Disadvantage in terms of assets may imply that women in MHMM households are quite vulnerable because an interruption in the flow of income from male members will push them to the wage labour market within a span of one year.

Comparison of households in terms of value of asset ownership shows a similar pattern. Average asset among FHFH households in Bangladesh is substantially smaller than MHMM households. In Malaysia the urban-rural difference in asset ownership is asymmetric with the difference in per member income: the FHFHs are in a better position in the urban area and the situation is reverse in the rural areas.

In India, FHFHs in the urban area are in a better position than MHMMs and the reverse is true in the rural area. In fact, if total households asset is considered, both rural and urban FHH have larger amount of assets.<sup>5</sup>

**Table 3.3a. Value of asset (taka) per member among different types of households in rural and urban areas: Bangladesh**

<i>Type of household</i>	<i>Location</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
	<i>Value of asset (taka)</i>	<i>Value of asset (taka)</i>	<i>Value of asset (taka)</i>
FHFM	10 749	1 158	5 427
FHMM	18 828	2 581	12 405
MHFM	28 230	2 950	12 487
MHMM	22 708	2 508	12 704
All	21 249	2 348	11 328

<sup>5</sup> More probing into this issue and validity of data is necessary which was not permitted within the time span of the study.

**Table 3.3b. Value of asset (rupee) per member among different types of households in rural and urban areas: India**

<i>Type of household</i>	<i>Location</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
	<i>Value of asset (rupee)</i>	<i>Value of asset (rupee)</i>	<i>Value of asset (rupee)</i>
FHFM	13 868	12 581	13 189
FHMM	29 189	9 681	20 058
MHFM	44 109	1 667	40 572
MHMM	28 751	7 037	16 929
All	26 740	9 152	18 032

**Table 3.3c. Value of asset (ringgit) per member among different types of households in rural and urban areas: Malaysia**

<i>Type of household</i>	<i>Location</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
	<i>Value of asset (ringgit)</i>	<i>Value of asset (ringgit)</i>	<i>Value of asset (ringgit)</i>
FHFM	13 868	12 581	13 189
FHFM	9 466	8 512	8 779
FHMM	13 218	–	13 218
MHFM	10 710	6 201	8 133
MHMM	12 303	5 054	9 427
All	11 739	6 483	9 124

**Table 3.3d. Value of asset (peso) per member among different types of households in rural and urban areas: Philippines**

<i>Type of household</i>	<i>Location</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
	<i>Value of asset (peso)</i>	<i>Value of asset (peso)</i>	<i>Value of asset (peso)</i>
FHFM	13 268	5 857	9 653
FHMM	1 042	1 497	1 269
MHFM	11 850	3 557	8 533
MHMM	9 567	6 417	7 905
All	10 670	5 913	8 291

In the Philippines, the pattern of asset ownership is similar to the pattern of income: the FHFMMHs are better off compared to MFMMHs.

So far we have looked at a comparison of the two extreme categories, FHFMMH and MFMMH. Looking at the asset situation of FHMMH and MHFMMH, it is found that their relative position is similar to the position in terms of per capita income, as discussed above. In Bangladesh and India, per capita asset among these groups is higher than the other groups. The reverse is true for the other two countries.

The above analysis has been based on average values and a question may arise about the distribution of households over the observed range of income and asset. Or in other words, whether the low average income among the FHFMMHs is due to some very poor women's households and the others in this category are above the average. To examine this, the quartile distribution of households in terms of income and asset are presented in Tables 3.4a to 3.4d and Tables 3.5a to 3.5d. It is observed that the observations made from the data on average are not reversed by the data on quartile distribution. The general pattern revealed by data in Tables 3.4 and 3.5 is that in Bangladesh and India, the FHFMMHs have the highest percentage in the lowest quartile which is reversed in the case of the Philippines where average income and asset among FHFMMHs are the largest.

**Table 3.4a. Distribution of various types of households among quartile groups based on household income per member: Bangladesh**

*(Per cent of households)*

<i>Type of household and area</i>	<i>Quartiles of households</i>				<i>All</i>
	<i>Lowest 25%</i>	<i>Second quartile</i>	<i>Third quartile</i>	<i>Highest 25%</i>	
<b>Rural area</b>					
FHFM	52.0	24.0	16.0	8.0	100.0
FHMM	40.0	20.0	20.0	20.0	100.0
MHFM	10.0	20.0	10.0	60.0	100.0
MHMM	15.0	26.7	31.7	26.7	100.0
<b>Urban area</b>					
FHFM	36.0	36.0	16.0	12.0	100.0
FHMM	50.0	–	25.0	25.0	100.0
MHFM	15.8	31.6	21.1	31.6	100.0
MHMM	21.2	19.2	30.8	28.8	100.0
<b>Both areas</b>					
FHFM	44.0	30.0	16.0	10.0	100.0
FHMM	44.4	11.1	22.2	22.2	100.0
MHFM	13.8	27.6	17.2	41.4	100.0
MHMM	17.9	23.2	31.3	27.7	100.0

**Table 3.4b. Distribution of various types of households among quartile groups based on household income per member: India**

(Per cent of households)

<i>Type of household and area</i>	<i>Quartiles of households</i>				<i>All</i>
	<i>Lowest 25%</i>	<i>Second quartile</i>	<i>Third quartile</i>	<i>Highest 25%</i>	
<b>Rural area</b>					
FHFM	30.8	34.6	26.9	7.7	100.0
FHMM	32.0	16.0	28.0	24.0	100.0
MHFM	9.1	36.4	9.1	45.5	100.0
MHMM	22.0	19.5	26.8	31.7	100.0
<b>Urban area</b>					
FHFM	41.4	24.1	24.1	10.3	100.0
FHMM	31.8	13.6	27.3	27.3	100.0
MHFM	–	–	100.0	–	100.0
MHMM	10.2	30.6	24.5	34.7	100.0
<b>Both areas</b>					
FHFM	36.4	27.3	25.5	10.9	100.0
FHMM	31.9	21.3	19.1	27.7	100.0
MHFM	16.7	33.3	33.3	16.7	100.0
MHMM	15.6	24.4	26.7	33.3	100.0

**Table 3.4c. Distribution of various types of households among quartile groups based on household income per member: Malaysia**

(Per cent of households)

<i>Type of household and area</i>	<i>Quartiles of households</i>				<i>All</i>
	<i>Lowest 25%</i>	<i>Second quartile</i>	<i>Third quartile</i>	<i>Highest 25%</i>	
<b>Rural area</b>					
FHFM	21.4	28.6	21.4	28.6	100.0
FHMM	–	50.0	50.0	–	100.0
MHFM	16.7	25.0	41.7	16.7	100.0
MHMM	27.4	23.3	21.9	27.4	100.0
<b>Urban area</b>					
FHFM	30.6	33.3	19.4	16.7	100.0
FHMM	–	–	–	–	100.0
MHFM	18.8	25.0	25.0	31.3	100.0
MHMM	22.9	18.8	29.2	29.2	100.0
<b>Both areas</b>					
FHFM	28.0	26.0	26.0	20.0	100.0
FHMM	50.0	–	50.0	–	100.0
MHFM	10.7	32.1	32.1	25.0	100.0
MHMM	26.4	23.1	22.3	28.1	100.0



**Table 3.4d. Distribution of various types of households among quartile groups based on household income per member: Philippines**

(Per cent of households)

<i>Type of household and area</i>	<i>Quartiles of households</i>				
	<i>Lowest 25%</i>	<i>Second quartile</i>	<i>Third quartile</i>	<i>Highest 25%</i>	<i>All</i>
<b>Rural area</b>					
FHFM	9.5	38.1	23.8	28.6	100.0
FHMM	100.0	–	–	–	100.0
MHFM	27.8	5.6	33.3	33.3	100.0
MHMM	28.3	26.7	23.3	21.7	100.0
<b>Urban area</b>					
FHFM	30.0	–	35.0	35.0	100.0
FHMM	–	100.0	–	–	100.0
MHFM	33.3	16.7	16.7	33.3	100.0
MHMM	22.4	32.8	23.9	20.9	100.0
<b>Both areas</b>					
FHFM	17.1	29.3	22.0	31.7	100.0
FHMM	50.0	50.0	–	–	100.0
MHFM	26.7	20.0	23.3	30.0	100.0
MHMM	26.8	24.4	26.8	22.0	100.0

**Table 3.5a. Distribution of various types of households among quartile groups based on household asset value (taka) per member: Bangladesh**

(Per cent of households)

<i>Type of household and area</i>	<i>Quartiles of households</i>				
	<i>Lowest 25%</i>	<i>Second quartile</i>	<i>Third quartile</i>	<i>Highest 25%</i>	<i>All</i>
<b>Rural area</b>					
FHFM	52.0	28.0	8.0	12.0	100.0
FHMM	–	40.0	40.0	20.0	100.0
MHFM	20.0	–	40.0	40.0	100.0
MHMM	16.7	26.7	28.3	28.3	100.0
	25.0	25.0	25.0	25.0	100.0
<b>Urban area</b>					
FHFM	40.0	24.0	16.0	20.0	100.0
FHMM	50.0	–	25.0	25.0	100.0
MHFM	15.8	15.8	31.6	36.8	100.0
MHMM	19.2	30.8	26.9	23.1	100.0
	25.0	25.0	25.0	25.0	100.0
<b>Both areas</b>					
FHFM	42.0	26.0	22.0	10.0	100.0
FHMM	22.2	22.2	33.3	22.2	100.0
MHFM	17.2	24.1	24.1	34.5	100.0
MHMM	19.6	25.0	25.9	29.5	100.0
	25.0	25.0	25.0	25.0	100.0

**Table 3.5b. Distribution of various types of households among quartile groups based on household asset value (rupee) per member: India**

(Per cent of households)

<i>Type of household and area</i>	<i>Quartiles of households</i>				
	<i>Lowest 25%</i>	<i>Second quartile</i>	<i>Third quartile</i>	<i>Highest 25%</i>	<i>All</i>
<b>Rural area</b>					
FHFM	30.8	30.8	23.1	15.4	100.0
FHMM	20.0	28.0	28.0	24.0	100.0
MHFM	36.4	9.1	27.3	27.3	100.0
MHMM	22.0	22.0	24.4	31.7	100.0
<b>Urban area</b>					
FHFM	24.1	31.0	6.9	37.9	100.0
FHMM	13.6	22.7	40.9	22.7	100.0
MHFM	100.0	–	–	–	100.0
MHMM	28.6	22.4	28.6	20.4	100.0
<b>Both areas</b>					
FHFM	29.1	25.5	20.0	25.5	100.0
FHMM	17.0	29.8	27.7	25.5	100.0
MHFM	41.7	–	25.0	33.3	100.0
MHMM	24.4	24.4	26.7	24.4	100.0

**Table 3.5c. Distribution of various types of households among quartile groups based on household asset value (ringit) per member: Malaysia**

(Per cent of households)

<i>Type of household and area</i>	<i>Quartiles of households</i>				
	<i>Lowest 25%</i>	<i>Second quartile</i>	<i>Third quartile</i>	<i>Highest 25%</i>	<i>All</i>
<b>Rural area</b>					
FHFM	35.7	28.6	21.4	14.3	100.0
FHMM	50.0	–	–	50.0	100.0
MHFM	41.7	33.3	–	25.0	100.0
MHMM	19.2	23.3	30.1	27.4	100.0
<b>Urban area</b>					
FHFM	19.4	16.7	27.8	36.1	100.0
FHMM	18.8	37.5	25.0	18.8	100.0
MHFM	–	–	–	–	100.0
MHMM	31.3	27.1	22.9	18.8	100.0
<b>Both areas</b>					
FHFM	28.0	24.0	20.0	28.0	100.0
FHMM	–	50.0	–	50.0	100.0
MHFM	28.6	39.3	14.3	17.9	100.0
MHMM	23.1	21.5	29.8	25.6	100.0

**Table 3.5d: Distribution of various types of households among quartile groups based on household asset value (peso) per member: Philippines**

(Per cent of households)

<i>Type of household and area</i>	<i>Quartiles of households</i>				
	<i>Lowest 25%</i>	<i>Second quartile</i>	<i>Third quartile</i>	<i>Highest 25%</i>	<i>All</i>
<b>Rural area</b>					
FHFM	19.0	19.0	19.0	42.9	100.0
FHMM	100.0	–	–	–	100.0
MHFM	22.2	22.2	27.8	27.8	100.0
MHMM	28.3	26.7	26.7	18.3	100.0
<b>Urban area</b>					
FHFM	20.0	15.0	25.0	40.0	100.0
FHMM	–	100.0	–	–	100.0
MHFM	33.3	8.3	50.0	8.3	100.0
MHMM	25.4	29.9	20.9	23.9	100.0
<b>Both areas</b>					
FHFM	17.1	17.1	26.8	39.0	100.0
FHMM	50.0	50.0	–	–	100.0
MHFM	26.7	20.0	26.7	26.7	100.0
MHMM	26.8	28.3	24.4	20.5	100.0

Empirical data from the four countries presented above establishes that the FHFMMHs are the poorest group of households in the low income countries. However, this may not be true in countries with a reasonable level of education for women and with scope for female employment as has been clearly the case with the Philippines. To some extent, this is also the case in Malaysia.

### **B. Ownership of major productive assets**

Economic opportunities for poor households in a low income economy consists mostly of traditional activities and the traditional productive assets. In the rural areas, in all four countries agriculture is the main productive activity and land constitutes the main productive asset. Landlessness being a major factor behind poverty, poor households even in the rural areas continue to depend on other employment opportunities.

In land scarce countries like Bangladesh and India, land values are very high and poor households without land can hardly expect to get access to substantial amount of land through purchase or tenancy contracts. Therefore an improvement in the economic condition of such households is possible through access to other non-conventional productive assets in the form of capital for various non-farm activities. Non-farm activities are also important in the other two countries, Malaysia and the Philippines. It may therefore be useful to look at total family asset among various types of households in each country.

Policy interventions to improve economic opportunities for the poor have concentrated on improvement of human capital and provision of credit. Therefore one should look more closely to the situation of female-headed households and other poor households with respect to access to these new opportunities and these will also be considered.

Here we consider the ownership of both arable land and homestead land and these are relevant only for the rural sample. In the urban area, a few households own land in the village, but in most cases their homestead land is government owned on which the slum has been built. Apart from arable land, the homestead area and the dwelling house may also serve as important productive assets. Many of the non-farm activities are carried out in the household premises (e.g. paddy processing, other food processing, handicraft, poultry raising etc.). For that matter, whether or not the house and the adjacent land is owned by a family will determine the choice of economic activities open to it. If a poor family is allowed to live in the unused part of the house of a richer person, whether as a matter of charity or in exchange for domestic service, the benevolence is not usually sufficient to allow them to use the premises for carrying out economic activities like poultry raising or paddy processing.

Since ownership of land is expected to come mainly through inheritance, the female-headed households will obviously be at a disadvantage compared to others because the laws of inheritance under both Muslim and Hindu laws provide for smaller proportion of area to be inherited by a daughter compared to a son.

Data on landownership is presented in Table 3.6. In the urban area only a few households own land, and this is true for all the four countries. Some of the urban households continue to own arable land in the rural areas. Even among the small percentage of urban households who own land, the male-headed households have a larger percentage of cases of landownership (with an exception of India, where a few urban households own land). In the rural areas, a larger percentage of MHMM households own land in three countries: Bangladesh, India and Malaysia.

Whereas land is of high value and is owned mainly through inheritance, the ownership of house in terms of ownership of only the materials for construction is easier to manage and within a limited value which is in the reach of many poor households. In the rural areas, very poor households are sometimes allowed by landowning households to construct a hut in one corner, even if the former is given the ownership of the land. Similarly, in the urban slum areas, families do not own the land, but bring their own construction materials to build their shacks.

Data on ownership of homestead land or the house (Table 3.7) shows that a smaller percentage of female-headed households are such owners in the countries under study except the Philippines.

Livestock is an important productive asset in the rural area. Table 3.8 presents data on the ownership of livestock. A comparison between female-headed and male-headed households is similar for livestock as with other types of assets mentioned above: In Bangladesh, India and Malaysia, a smaller percentage of FHFH households possess livestock.

**Table 3.6a. Percentage of household who own arable land: Bangladesh**

<i>Type of household</i>	<i>Per cent who own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	24	8	16
FHMM	60	25	44
MHFM	80	16	38
MHMM	48	15	33
All	46	14	30

**Table 3.6b. Percentage of household who own arable land: India**

<i>Type of household</i>	<i>Per cent who own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	50	3	25
FHMM	60	–	32
MHFM	64	–	58
MHMM	61	2	29
All	58	2	30

**Table 3.6c. Percentage of household who own arable land: Malaysia**

<i>Type of household</i>	<i>Per cent who own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	43	3	14
FHMM	50	–	50
MHFM	50	–	21
MHMM	75	10	50
All	67	6	37

**Table 3.6d. Percentage of household who own arable land: Philippines**

<i>Type of household</i>	<i>Per cent who own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	10	–	5
FHMM	–	–	–
MHFM	6	–	3
MHMM	3	3	3
All	5	2	4

**Table 3.7a. Percentage of household who own the homestead land and/or the house: Bangladesh**

<i>Type of household</i>	<i>Per cent who own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	80	68	74
FHMM	100	75	89
MHFM	100	95	97
MHMM	98	64	82
All	94	71	83

**Table 3.7b. Percentage of household who own the homestead land and/or the house: India**

<i>Type of household</i>	<i>Per cent who own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	96	79	87
FHMM	88	100	94
MHFM	100	100	100
MHMM	98	98	98
All	95	93	94

**Table 3.7c. Percentage of household who own the homestead land and/or the house: Philippines**

<i>Type of household</i>	<i>Per cent who own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	91	80	85
FHMM	100	100	100
MHFM	78	92	83
MHMM	90	72	80
All	88	76	82

**Table 3.7d. Percentage of household who own the homestead land and/or the house: Malaysia**

<i>Type of household</i>	<i>Per cent who own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	93	86	88
FHMM	100	–	100
MHFM	100	88	93
MHMM	99	73	88
All	98	80	93

**Table 3.8a. Ownership of livestock by different types of households: Bangladesh**

<i>Type of household</i>	<i>Per cent who own livestock</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	40	–	20
FHMM	60	–	33
MHFM	80	5	31
MHMM	67	2	37
All	61	2	31

**Table 3.8b. Ownership of livestock by different types of households: India**

<i>Type of household</i>	<i>Per cent who own livestock</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	31	–	15
FHMM	48	–	26
MHFM	55	–	50
MHMM	39	–	18
All	41	–	21

**Table 3.8c. Ownership of livestock by different types of households: Malaysia**

<i>Type of household</i>	<i>Per cent who own livestock</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	–	–	–
FHMM	–	–	–
MHFM	8	–	4
MHMM	12	2	8
All	10	1	5

**Table 3.8d. Ownership of livestock by different types of households: Philippines**

<i>Type of household</i>	<i>Per cent who own livestock</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Both</i>
FHFM	10	–	5
FHMM	–	100	50
MHFM	6	–	3
MHMM	8	–	4
All	8	1	5

## **CHAPTER IV.**

### **OPPORTUNITIES FOR HUMAN CAPITAL DEVELOPMENT**

#### **A. Education**

An important part of a women's status is her material fulfilment that depends on her own income, family income and her control over the income. Additional female earnings may increase total family income but may not necessarily increase women's access to such income and as a result, it may not be a sufficient force for improvement in her own status. In this respect, education can play a dual role, of increasing income and in generating a consciousness among women and in the society in general that can help women to improve their control over own income, family income and their access to public goods.

Education helps to remove the cultural constraints that pose obstacles to outside work. Moreover these are the key elements in enhancing the productivity of female workers. Thus, education and skill generation are the most important inputs that can have a multi-pronged impact on the status of women.

In addition to the current level of educational attainment, the present school enrolment of younger women is an important indicator of women's effective access to public facilities for education. Another reason for emphasizing this aspect is that this indicator can clearly reveal the difference in access to development inputs by individuals, whereas access to other inputs is often obtained as a family unit and the genderwise difference is not revealed. No other aspect of intra-household distribution of benefit is easy to capture. Though the facilities for education up to secondary level is either free or highly subsidized, sending children to school involves a cost on the part of the household, in terms of actual expenses on suitable clothing, stationery etc. and in terms of opportunity cost of the children's time that could be used in home production. Gender difference in school enrolment of children can reveal differences in the aspirations about sons and daughters.

The issue of gender difference in the current level of access to facilities for education will be discussed in a subsequent chapter. In the present chapter we focus on the difference in the stock of attainment in terms of education: For this purpose, education among head of households is chosen as the indicator.



Data on literacy rate of heads of households is presented in Table 4.1. In Bangladesh and India, a small percentage of female heads of households are literate. Literacy is also low among the male heads of households, but the situation is much better compared to women (Table 4.1).

**Table 4.1. Literacy rate among heads of households in four countries**

<i>Type of households</i>	<i>Location</i>	<i>Per cent of literate heads</i>			
		<i>Bangladesh</i>	<i>India</i>	<i>Malaysia</i>	<i>Philippines</i>
FHFM	Urban	20.0	3.8	35.7	85.7
FHMM	Urban	100.0	0	100.0	100.0
MHFM	Urban	70.0	27.3	75.0	100.0
MHMM	Urban	55.0	36.6	82.2	95.0
All	Urban	50.0	18.4	75.2	94.0
FHFM	Rural	12.0	24.1	72.2	90.0
FHMM	Rural	25.0	40.9	–	100.0
MHFM	Rural	31.6	100.0	93.8	100.0
MHMM	Rural	28.8	55.1	95.8	100.0
All	Rural	25.0	43.6	87.0	98.0
FHFM	Both	16.0	14.5	62.0	87.8
FHMM	Both	66.7	19.1	100.0	100.0
MHFM	Both	44.8	33.3	85.7	100.0
MHMM	Both	42.9	46.7	87.6	97.6
All	Both	37.5	30.9	81.1	96.0

Literacy rate is much higher in Malaysia and close to hundred per cent in the Philippines. Even in these countries, a gender difference persists, literacy among the female heads being lower.

Average years of education, in general, are low in Bangladesh and India and women heads' average education in these countries is less than one year. For men it is two to three years (Table 4.2). In Malaysia and the Philippines, female heads' average schooling is 3.8 and 5.7 years respectively. For male heads, these are 6 and 7 years in the two countries respectively. Thus not only the average levels are higher for the Philippines, the difference between male and female heads is lower. The conclusion can be arrived at by looking at literacy, as presented in Table 4.1.

**Table 4.2. Average years of schooling among male and female heads of households in the four countries**

<i>Type of households</i>	<i>Country</i>	<i>Average years of education of heads of households</i>
FHFM	Bangladesh	0.56
FHMM		1.00
MHFM		2.31
MHMM		2.32
FHFM	India	0.80
FHMM		0.96
MHFM		2.00
MHMM		3.33
FHFM	Malaysia	3.84
FHMM		5.00
MHFM		5.93
MHMM		5.88
FHFM	Philippines	5.68
FHMM		7.50
MHFM		6.47
MHMM		7.53

## **B. Health care services**

### **1. Poverty and treatment of diseases**

The need for health care services (HCS) creates a competing demand on households income. HCS is considered as an essential expenditure, and may receive a priority that is comparable to basic food and clothing. Yet, poor and non-poor households may show difference in the use of HCS. Since the poor households are, by definition unable to meet their basic calorie requirements, they may also be unable to meet health expenditure. On the other hand, sickness may imply that they lose working days unless they receive proper treatment. Poor people are more likely to be engaged as wage labourers and for this group, earnings lost due to sickness are proportionate to the number of working days lost. In contrast, the workers in the higher income group are mostly self-employed who are often underemployed and thus workdays lost may not have an implication of proportionate loss of income. Therefore for poor people it may even be more important to treat their diseases. Thus, health services constitute an important aspect of human capital among poor households.

Importance of the gender analysis of the use of HCS goes beyond the objective of focusing on women's deprivation. The needs of HCS may differ depending on gender. Women are likely to have higher incidence of diseases. In addition, maternal health care assumes special importance in a country like Bangladesh where maternal mortality is alarmingly high. Therefore the present study makes an attempt to analyse the extent to which women have used HCS.

## **2. Reasons behind women's less access to HCS**

The usual hypothesis related to women's access to HCS emphasize the traditional nature of the outlook of the society that de-emphasizes women's health care needs. Superstitious belief about the causes of sickness and their remedies along with the system of seclusion of women, prevented women from seeking modern health care facilities in the past. Studies have highlighted the prevalence of traditional healing practices among women. One cannot deny that traditional practices still prevail among poor households, but they are observed to be giving way to the modern system. Therefore empirical findings on the extent to which modern treatment is being used for women, assumes special importance.

In addition to superstition and traditional attitude, financial reasons also may be at work behind the use of traditional treatment for women. Patriarchal societal norms that operate in rural society tends to allocate less resources to women. Evidence has been found that women's deprivations arising from allocative bias applies to basic consumption of food and clothing. Therefore, it is possible that the use of traditional treatment for women is due to the inexpensive nature of such treatment. On the basis of this rationale, even if modern treatment is used for women, the expenditure on such treatment will be less affordable for women. This may imply that unqualified doctors' services are used for women to a greater extent compared to men. In this chapter, we intend to use data from the four countries to test these hypotheses.

Maternal health care is a special aspect of women's access to health care. MHC has been found to be glaringly inadequate in many low income countries. It represents the greatest deprivation of women in the health care related aspects.

## **3. Access to health care services: empirical evidence**

Access to health care has been assessed through the type of care received and the facility (public/private) through which it is received. It is difficult to assess the access to health care from such a small sample, because a small percentage of them have gone through episodes of sickness during the recent period which would require treatment.

In the Bangladeshi sample, 9 per cent of those who experienced sickness did not seek treatment. Almost all of them said that lack of money had been the cause of not seeking treatment. In the case of India, it has been reported that a smaller percentage of female heads compared to male heads sought treatment for their recent sickness.

The impact of poverty on health care is also manifested in terms of the type of treatment and the quality of health care. Seeking treatment from qualified practitioners is expensive. Therefore many poor households at least in India and Bangladesh resort to non-allopath treatment that may be either homeopathy or traditional healing practices. Another common picture is to go straight to the drug store, describe the symptom to the salesmen and buy some medicine. Even in the Philippines, a smaller percentage of female heads received services from qualified physicians (Table 4.3).

**Table 4.3a. Source of health care services for male and female heads of households: Bangladesh**

<i>Type of household</i>	<i>Per cent of household</i>					
	<i>Trained physician</i>	<i>Un-trained allopath</i>	<i>Compounder/Salesman in drug store</i>	<i>Homeopathy/Kabiraj</i>	<i>Jhar Phuk</i>	<i>Total</i>
<b>Rural:</b>						
FHFM	20.0 (4)	35.0 (7)	40.0 (8)	5.0 (1)	0	100.0 (20)
FHMM	100.0 (3)	0	0	0	0	100.0 (3)
MHFM	83.3 (5)	16.7 (1)	0	0	0	100.0 (6)
MHMM	48.4 (15)	25.8 (8)	16.1 (5)	9.7 (3)	0	100.0 (31)
All	45.0 (27)	26.7 (16)	21.7 (13)	6.7 (4)	0	100.0 (60)
<b>Urban:</b>						
FHFM	43.8 (7)	12.5 (2)	43.8 (7)	0	0	100.0 (16)
FHMM	100.0 (1)	0	0	0	0	100.0 (1)
MHFM	100.0 (14)	0	0	0	0	100.0 (14)
MHMM	20.0 (9)	19.4 (6)	38.7 (12)	9.7 (3)	3.2 (1)	100.0 (31)
All	50.0 (31)	12.9 (8)	3.6 (19)	4.8 (3)	1.6 (1)	100.0 (62)
<b>Total:</b>						
FHFM	30.6 (11)	25.0 (9)	41.7 (15)	2.8 (1)	0	100.0 (36)
FHMM	100.0 (4)	0	0	0	0	100.0 (4)
MHFM	95.0 (19)	5.0 (1)	0	0	0	100.0 (20)
MHMM	38.7 (24)	22.6 (14)	27.4 (17)	9.7 (6)	1.6 (1)	100.0 (62)
All	47.5 (58)	19.7 (24)	26.2 (32)	5.7 (7)	0.8 (1)	100.0 (122)

**Table 4.3b. Source of health care services for male and female heads of households: India**

<i>Type of household</i>	<i>Per cent of household</i>				<i>Total</i>
	<i>Physician</i>	<i>Trained health practitioner</i>	<i>Home</i>	<i>Other</i>	
<b>Rural:</b>					
FHFM	*		*		*
FHMM					
MHFM					
MHMM					
All					

(continued)

**Table 4.3b** (continued)

<i>Type of household</i>	<i>Per cent of household</i>				
	<i>Physician</i>	<i>Trained health practitioner</i>	<i>Home</i>	<i>Other</i>	<i>Total</i>
<b>Urban:</b>					
FHFM	53.8 (7)	–	7.7 (1)	38.5 (5)	100.0 (13)
FHMM	85.7 (6)	–	–	14.3 (1)	100.0 (7)
MHFM	100.0 (1)	–	–	–	100.0 (1)
MHMM	60.0 (6)	20.0 (2)	20.0 (2)	–	100.0 (10)
All	64.5 (20)	9.7 (3)	9.7 (3)	19.4 (6)	100.0 (31)
<b>Total:</b>					
FHFM	*		*		*
FHMM					
MHFM					
MHMM					
All					

\* Data is not available for rural area.

**Table 4.3c. Source of health care services for male and female heads of households: Philippines**

<i>Type of household</i>	<i>Per cent of household</i>				
	<i>Physician</i>	<i>Trained health practitioner</i>	<i>Traditional health practitioner</i>	<i>Home</i>	<i>Total</i>
<b>Rural:</b>					
FHFM	66.7	33.3	–	–	100.0
FHMM	–	–	–	–	–
MHFM	–	–	–	–	–
MHMM	100.0	–	–	–	100.0
All	87.5	12.5	–	–	100.0
<b>Urban:</b>					
FHFM	60.0	–	–	40.0	100.0
FHMM	–	–	–	–	–
MHFM	50.0	50.0	–	–	100.0
MHMM	55.6	33.3	11.1	12.5	100.0
All	56.3	25.0	6.3	25.0	100.0
<b>Total:</b>					
FHFM	62.5	12.5	–	25.0	100.0
FHMM	–	–	–	–	–
MHFM	50.0	50.0	–	–	100.0
MHMM	71.4	21.4	7.1	–	100.0
All	66.7	20.8	4.2	8.3	100.0

The government health centres in the rural areas and the public hospitals in the urban areas usually provide treatment at subsidized prices. Since the quality of such treatment is believed to be lower than paid services by physicians and private clinics, usually the poorer segment of people use the government facility. However in the rural areas, private facilities are rather limited and both the poor and the rich compete for the services from the government health centres. In all the four countries female heads had less access to public health care services (Table 4.4).

**Table 4.4a. Access to public health care facilities for male and female heads of households: Bangladesh**

<i>Type of household</i>	<i>Per cent of households who went to public hospitals for treatment</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
FHFM	5.0	18.8	11.1
FHMM	66.7	100.0	75.0
MHFM	33.4	78.6	65.0
MHMM	22.6	12.9	17.7
All	20.0	30.6	25.5

**Table 4.4b. Access to public health care facilities for male and female heads of households: India**

<i>Type of household</i>	<i>Per cent of households who went to public hospitals for treatment</i>	
	<i>Rural</i>	<i>Urban</i>
FHFM	*	15.4
FHMM		25.0
MHFM		—
MHMM		60.0
All		31.2

\* Data is not available.

**Table 4.4c. Access to public health care facilities for male and female heads of households: Malaysia**

<i>Type of household</i>	<i>Per cent of households who went to public hospitals for treatment</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
FHFM	75.0	68.1	70.0
FHMM	—	—	—
MHFM	100.0	20.0	69.2
MHMM	72.6	55.5	67.7
All	78.9	58.4	68.9

**Table 4.4d. Access to public health care facilities for male and female heads of households: Philippines**

<i>Type of household</i>	<i>Per cent of households who went to public hospitals for treatment</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
FHFM	66.6	20.0	37.5
FHMM	–	–	–
MHFM	–	100.0	100.0
MHMM	40.0	55.5	50.0
All	50.0	50.0	50.0

The issue of whether the family members as a whole and not only the female heads are at a disadvantage was also examined. The disadvantages in female-headed households are revealed in Tables 4.5 and 4.6. It is observed that a smaller percentage of sick persons from FHFM households, compared to MHMM households received health care from qualified physicians. The disadvantage is also revealed by less access to public hospitals, specially in the rural areas.

**Table 4.5a. Source of health care services by members from different types of households: Bangladesh**

<i>Type of household</i>	<i>Per cent of household</i>					<i>Total</i>
	<i>Trained physician</i>	<i>Untrained allopath</i>	<i>Compounder/Salesman in drug store</i>	<i>Homeopathy/Kabiraj</i>	<i>Jhar Phuk</i>	
<b>Rural:</b>						
FHFM	26.1	30.4	34.8	8.7	–	100.0
FHMM	100.0	–	–	–	–	100.0
MHFM	46.7	33.3	20.0	–	–	100.0
MHMM	40.0	21.4	30.0	8.6	–	100.0
All	41.2	23.7	28.1	7.0	–	100.0
<b>Urban:</b>						
FHFM	40.0	20.0	35.0	5.0	–	100.0
FHMM	100.0	–	–	–	–	100.0
MHFM	69.2	3.8	19.2	7.7	–	100.0
MHMM	40.6	12.5	39.1	6.3	1.6	100.0
All	48.2	11.6	33.0	6.3	0.9	100.0
<b>Total:</b>						
FHFM	32.6	25.6	34.9	7.0	–	100.0
FHMM	100.0	–	–	–	–	100.0
MHFM	61.0	14.6	19.5	4.9	–	100.0
MHMM	40.3	17.2	34.3	7.5	0.7	100.0
All	44.7	17.7	30.5	6.6	0.4	100.0

**Table 4.5b. Source of health care services by members from different types of households: India**

<i>Type of household</i>	<i>Per cent of household</i>					<i>Total</i>
	<i>Physician</i>	<i>Trained health practitioner</i>	<i>Traditional health practitioner</i>	<i>Home</i>	<i>Other</i>	
<b>Rural:</b>						
FHFM		*	*	*		
FHMM						
MHFM						
MHMM						
All						
<b>Urban:</b>						
FHFM	64.7	–		5.9	29.4	100.0
FHMM	90.9	–		–	9.1	100.0
MHFM	100.0	–		–	–	100.0
MHMM	73.7	10.5		15.8	–	100.0
All	100.0	4.2		8.3	–	100.0
<b>Total:</b>						
FHFM						
FHMM						
MHFM						
MHMM						
All						

\* Data is not available in rural area.

**Table 4.5c. Source of health care services by members from different types of households: Philippines**

<i>Type of household</i>	<i>Per cent of household</i>					<i>Total</i>
	<i>Physician</i>	<i>Trained health practitioner</i>	<i>Traditional health practitioner</i>	<i>Home</i>		
<b>Rural:</b>						
FHFM	83.3 (5)	16.7 (1)	–	–		100.0 (6)
FHMM	–	–	–	–		–
MHFM	100.0 (1)	–	–	–		100.0 (1)
MHMM	90.0 (9)	10.0 (1)	–	–		100.0 (10)
All	88.2 (15)	11.8 (2)	–	–		100.0 (17)

(continued)



**Table 4.5c** (continued)

<i>Type of household</i>	<i>Per cent of household</i>				
	<i>Physician</i>	<i>Trained health practitioner</i>	<i>Traditional health practitioner</i>	<i>Home</i>	<i>Total</i>
<b>Urban:</b>					
FHFM	57.1 (4)	14.3 (1)	–	28.6 (2)	100.0 (7)
FHMM	–	–	–	–	–
MHFM	33.3 (1)	66.7 (2)	–	–	100.0 (3)
MHMM	61.1 (11)	27.8 (5)	11.1 (2)	–	100.0 (18)
All	57.1 (16)	28.6 (8)	7.1 (2)	7.1 (2)	100.0 (28)
<b>Total:</b>					
FHFM	69.2 (9)	15.4 (2)	–	15.4 (2)	100.0 (13)
FHMM	–	–	–	–	–
MHFM	50.0 (2)	50.0 (2)	–	–	100.0 (4)
MHMM	71.4 (20)	21.4 (6)	7.1 (2)	–	100.0 (28)
All	68.9 (31)	22.2 (10)	4.4 (2)	4.4 (2)	100.0 (45)

Women who experienced childbirth during the last three years were asked about prenatal and post-natal health care. A few women received such care from physicians. The situation is worse in the rural areas. For example, 24 per cent of rural women compared to 85 per cent of urban women received prenatal care in India. Among those who received care, only 13 per cent in the rural area and 46 per cent in the urban area went to physicians. In this respect, women from MHMM households were in a better situation.

**Table 4.6a. Access to public health care facilities by members from different types of households: Bangladesh**

<i>Type of household</i>	<i>Per cent of households who went to public hospitals for treatment</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
FHFM	4.3	20.0	11.6
FHMM	50.0	50.0	50.0
MHFM	20.0	46.2	36.6
MHMM	15.7	17.2	16.4
All	15.8	25.0	20.4

**Table 4.6b. Access to public health care facilities by members from different types of households: India**

<i>Type of household</i>	<i>Per cent of households who went to public hospitals for treatment</i>	
	<i>Rural</i>	<i>Urban</i>
FHFM	*	11.8
FHMM		25.0
MHFM		–
MHMM		31.6
All		20.4

\* Data is not available in rural area.

**Table 4.6c. Access to public health care facilities by members from different types of households: Malaysia**

<i>Type of household</i>	<i>Per cent of households who went to public hospitals for treatment</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
FHFM	77.8	64.3	75.7
FHMM	100.0	–	100.0
MHFM	100.0	58.3	79.3
MHMM	83.4	45.0	70.9
All	86.1	56.8	71.8

**Table 4.6d. Access to public health care facilities by members from different types of households: Philippines**

<i>Type of household</i>	<i>Per cent of households who went to public hospitals for treatment</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
FHFM	50.0	28.6	38.5
FHMM	–	–	–
MHFM	–	100.0	75.0
MHMM	50.0	61.1	57.1
All	47.7	57.1	53.4

## **CHAPTER V.**

### **EMPOWERMENT OF POOR WOMEN AND GENDER DISPARITY**

It has been widely recognized that women's empowerment is the central question in women's status. Women's status cannot be measured only in terms of their standard of material benefits or in terms of their contribution to development. A woman's family income and asset can contribute to her own well being if she is empowered to control the use of the income. Empowerment will also form the basis for her emergence to a leadership role in the society.

Empowerment affects women's income, education etc. However, these variables have a two-way interaction with empowerment; income and education positively influence women's empowerment. Therefore, it is quite likely that the poor women without education, will not be very advanced in terms of empowerment.

While empowerment has been a control theme of discussion, its measurement is expected to be a difficult job and for that matter, not much has been undertaken to arrive at an index of measurement or its empirical application.

Empowerment has an obvious connotation in terms of political power and leadership. However, poor women are likely to be far away from such power and more important aspects of empowerment among them relate to their decision-making role within the household. Women's deprivation manifests itself at various levels, starting from national politics and state power to sharing of basic needs within the household. In poor households, women's control over asset and income may be a crucial indicator of her empowerment. Given the difficulties in developing an absolute measure of empowerment of women, it is useful to directly examine intra-household disparity, which can reflect empowerment.

It has been alleged that, within a household, women get a smaller share of food and other consumption items. But such notion has not been adequately backed by empirical evidence. It is difficult to provide empirical evidence on intra-household disparity because of difficulties in collecting disaggregated data. Even if data on individual member's food intake, clothing etc. could be obtained, it is difficult to interpret the differences in intake because of differences in age, activity level etc. which determine the requirement of food. Requirement of clothing is determined by cultural factors. Women in some countries require more pieces of clothing compared to men to conform to the prevailing notion of decency. Thus a comparison of the expenditure on clothing may provide a misleading picture.

In this study, an attempt has been made to use some selected indicators of intra-household inequality, that are easy to interpret and are less problematic in terms of data generation.

Access to food is assessed through two questions: how many full meals did a person take on the previous day and the extent of variation in the amount of food allocated to an individual during periods of food shortage.

The other area of personal fulfilment where probing has been done, is the time spent on entertainment. The above manifestation of individual's access to various benefits are conditioned by women's decision-making power in the family. The decision-making role and control over income and asset, which determine women's access to day to day comforts, may themselves be considered as important indicators of success in the life of an individual. Access to income and asset are more permanent features of women's power and control over their lives. We look at how far women earn an independent income and the amount of asset that belong specifically to women and are controlled by them.

In the analysis of intra-household difference, we mainly rely on a comparison of the male household heads and their spouse. In the FHH, such comparison is not valid and the female heads are by default the decision makers. An empirical analysis can also serve the following useful purposes:

- a) Various indicators may reveal inequality of various extent.
- b) Not only male-female inequality within a household, but inequality between main female member and other women can be identified.
- c) Rural urban differences can be identified.

### A. Gender disparity in human capital development

Disparity in the scope for human capital development may work as a basis for reinforcement of other types of gender disparity. In the previous chapter, it has been discussed that there has been wide differences in the scope for education in all four countries. The difference in the educational attainment among male and female heads of households reveal the past differences in this respect. The same conclusion is obtained from a comparison of the educational attainment among male heads and their spouses in the MHMM households (Table 5.1). This holds for Bangladesh, India and Malaysia, with the exception of the Philippines where gender disparity in education has been low.

**Table 5.1a. Average years of schooling of household head, spouse of head and other respondents in male-headed households: Bangladesh**

<i>Area</i>	<i>Average year of schooling</i>		
	<i>Head</i>	<i>Spouse</i>	<i>Other respondents</i>
Rural	2.98	1.84	0.89
Urban	1.54	0.91	0.67
Both	2.31	1.40	0.80

**Table 5.1b. Average years of schooling of household head, spouse of head and other respondents in male-headed households: India**

<i>Area</i>	<i>Average year of schooling</i>		
	<i>Head</i>	<i>Spouse</i>	<i>Other respondents</i>
Rural	2.27	0.51	–
Urban	4.22	2.12	–
Both	3.33	1.26	–

**Table 5.1c. Average years of schooling of household head, spouse of head and other respondents in male-headed households: Malaysia**

<i>Area</i>	<i>Average year of schooling</i>		
	<i>Head</i>	<i>Spouse</i>	<i>Other respondents</i>
Rural	4.90	4.22	2.17
Urban	7.37	6.58	12.00
Both	5.88	5.18	3.57

**Table 5.1d. Average years of schooling of household head, spouse of head and other respondents in male-headed households: Philippines**

<i>Area</i>	<i>Average year of schooling</i>		
	<i>Head</i>	<i>Spouse</i>	<i>Other respondents</i>
Rural	6.40	6.41	9.31
Urban	8.43	7.73	9.50
Both	7.47	7.10	9.41

To examine whether the same pattern continues up to the present period, the present chapter looks at the scope for education among school age boys and girls. The school enrolment rate (SER) shows a positive change in gender difference in most countries. SER is quite high among both girls and boys, even in the low income countries. The difference between boys and girls is small and the lower SER among boys in some countries (in either urban or rural) implies a reversal of gender inequality in this respect. Data from the three countries are presented in Table 5.2. It should be noted that only in the rural sample from India, SER among girls is substantially lower than the SER among boys.

**Table 5.2a. School enrolment rate of boys and girls in primary school age (6 to 14 years): Bangladesh**

<i>Type of household</i>	<i>Per cent of primary school age children attending school</i>	
	<i>Male</i>	<i>Female</i>
<b>Rural:</b>		
FHFM	77.8	83.3
FHMM	100.0	100.0
MHFM	100.0	100.0
MHMM	94.3	100.0
All	92.5	95.9
<b>Urban:</b>		
FHFM	33.3	27.3
FHMM	100.0	50.0
MHFM	53.8	50.0
MHMM	56.8	64.6
All	52.4	52.3

**Table 5.2b. School enrolment rate of boys and girls in primary school age (6 to 14 years): India**

<i>Type of household</i>	<i>Per cent of primary school age children attending school</i>	
	<i>Male</i>	<i>Female</i>
<b>Rural:</b>		
FHFM	21.1	14.3
FHMM	21.1	–
MHFM	62.5	27.3
MHMM	39.1	17.5
All	31.9	14.1
<b>Urban:</b>		
FHFM	38.5	68.2
FHMM	47.1	25.0
MHFM	100.0	100.0
MHMM	61.3	66.7
All	53.2	61.5

**Table 5.2c. School enrolment rate of boys and girls in primary school age (6 to 14 years): Malaysia**

<i>Type of household</i>	<i>Per cent of primary school age children attending school</i>	
	<i>Male</i>	<i>Female</i>
<b>Rural:</b>		
FHFM	50.0	100.0
FHMM	–	–
MHFM	100.0	100.0
MHMM	91.9	86.5
All	90.9	88.0
<b>Urban:</b>		
FHFM	77.8	88.9
FHMM	–	–
MHFM	100.0	100.0
MHMM	83.3	92.7
All	82.9	93.2

The decline in gender disparity in the access to education is also revealed in replies to a direct question on the comparative position of female respondents and their mothers in this respect. In all four countries, the situation has improved for the current generation (Tan and Ng 1977).

To form an idea about the demand for boys' and girls' education, a question was asked about the aspiration of the head of household about the son's and daughter's education. In Malaysia and the Philippines, the levels are just equal. In Bangladesh, aspiration about daughters education is still lower.

**Table 5.3a. Aspirations about children's education: Bangladesh**

<i>Type of household</i>	<i>Average year of education</i>					
	<i>Rural</i>		<i>Urban</i>		<i>Total</i>	
	<i>Daughter</i>	<i>Son</i>	<i>Daughter</i>	<i>Son</i>	<i>Daughter</i>	<i>Son</i>
FHFM	7	6	7	9	7	8
FHMM	7	10	5	10	6	10
MHFM	9	12	6	8	7	9
MHMM	8	10	6	9	7	10
All	8	10	6	9	7	10

**Table 5.3b. Aspirations about children's education: Philippines**

<i>Type of household</i>	<i>Average year of education</i>					
	<i>Rural</i>		<i>Urban</i>		<i>Total</i>	
	<i>Daughter</i>	<i>Son</i>	<i>Daughter</i>	<i>Son</i>	<i>Daughter</i>	<i>Son</i>
FHFM	10	9	7	7	8	8
FHMM	12	12	8	–	10	5
MHFM	10	11	8	9	9	10
MHMM	11	11	9	9	10	10
All	10	10	8	8	9	9

**Table 5.3c. Aspirations about children's education: Malaysia**

<i>Type of household</i>	<i>Average year of education</i>					
	<i>Rural</i>		<i>Urban</i>		<i>Total</i>	
	<i>Daughter</i>	<i>Son</i>	<i>Daughter</i>	<i>Son</i>	<i>Daughter</i>	<i>Son</i>
FHFM	13	13	13	13	13	13
FHMM	14	14	–	–	14	14
MHFM	12	12	14	14	13	13
MHMM	14	14	14	14	14	14
All	14	14	14	14	14	14

## **B. Disparity in access to credit**

During the last two decades non-farm activity in the informal sector has absorbed an increasing percentage of the labour force. It has been observed that a larger percentage of labour force involved in such activity comes from poor and landless households and are engaged in activities where capital intensity and labour productivity are low. This is specially true for the low income countries like Bangladesh and India.

The recent enthusiasm about non-farm self employment has emerged from the consideration that the generation of non-farm self employment can solve the problems of both unemployment and poverty prevailing in the densely populated, low income developing countries. In Bangladesh the large scale manufacturing sector has been unable to absorb the growing labour force during the last two decades. Low and declining land-man ratio displaces rural workers from crop production. Development theories had postulated that industrialization would progress through the use of cheap labour attracted from the rural areas. This did not happen in reality and the large scale industries proved to be inadequate for absorbing the growing urban labour force, not to speak of drawing the surplus labour from the rural areas of Bangladesh. Whatever be the reasons behind such performance of the economy, this scenario implies that non-farm activities in the informal sector can play a crucial role in the labour absorption process.



Many of the wage labourers in the rural areas are also engaged in part-time self employment. Agricultural wage employment can hardly keep a labourer busy for more than half of the year and do not provide sufficient earnings even for a three member family. Additional earnings from part-time self employment can provide a solution to the problem of poverty for such households.

Poor households can try to improve their income situation through an increase in the labour force participation ratio, which can be possible through women's involvement in income generating activities. Very little wage employment opportunities are available for rural women especially in Bangladesh. Wage rates for women are low. Opportunities of self employment can help to raise the labour force participation of women.

Poor households' lack of access to financial capital is an important factor behind low productivity of labour in self employment and/or their inability to engage in such employment. The intervention through credit can help them to break the vicious circle of 'low income, low saving, low investment and low income'.

At the beginning of the chapter it has been discussed that poor households have access to few productive asset. In most of the countries, the land frontier has almost been reached and since the possibility of land redistribution is a sensitive issue, financial capital is expected to provide an alternative form of productive resource to which poor may get access through credit.

Moreover, access to credit can help to meet emergency needs which would otherwise compel them to sell assets. In the past, the rural sociocultural system provided a support to the poor assetless households and to women without male guardian and such support included emergency consumption loans. Whether such support is breaking down, is a serious matter of concern.

Poor households in general and especially the female-headed household will have less access to institutional credit because they do not possess assets that would be acceptable by these institutions as collateral. The official procedure and the paperwork required for institutional loans are also important barriers, for poor households. The non-institutional sources may also consider the poor clients unfavourably. Women with little earning prospects and without male earners in the family will be considered as bad loan risks and are unlikely to obtain credit for consumption purposes.

Whether women have independent access to the credit market, irrespective of support from male family members cannot be assessed directly from a comparison of male and female members of a family, because in the presence of male members, women usually do not try to obtain credit. Even if they do, the male support behind them makes it easier to get credit. Therefore to get a realistic picture of women's independent access to credit, we shall compare the female heads of households with male heads of households.

Data on men and women's position in the credit market are presented in Tables 5.4 to 5.7. Access to credit is examined by looking at the percentage of men and women who received loans and the average amount of loan (Tables 5.4 and 5.5). Though the percentage of female heads (from FHFH households) who received loans is not smaller than male heads (from MHMM households) in three countries, the disadvantage of women is revealed by the smaller amount of loan they received. This difference is large in Bangladesh, India and Malaysia. In Bangladesh, the percentage of women who received loans is also much smaller.

**Table 5.4a. Access to credit by various categories of households: Bangladesh***(per cent)*

<i>Type of household</i>	<i>Whether received any credit last year</i>											
	<i>Rural</i>			<i>Urban</i>				<i>Total (Urban+Rural)</i>				
	<i>Yes</i>	<i>No, not applied</i>	<i>No, but denied</i>	<i>Total</i>	<i>Yes</i>	<i>No, not applied</i>	<i>No, but denied</i>	<i>Total</i>	<i>Yes</i>	<i>No, not applied</i>	<i>No, but denied</i>	<i>Total</i>
FHFM	28.0	52.0	20.0	100.0	56.0	40.0	4.0	100.0	42.0	46.0	12.0	100.0
FHMM	40.0	60.0	0	100.0	25.0	75.0	0	100.0	33.3	66.7	0	100.0
MHFM	10.0	80.0	10.0	100.0	21.1	68.4	10.5	100.0	17.2	72.4	10.3	100.0
MHMM	48.3	45.0	6.7	100.0	63.5	30.8	5.8	100.0	55.4	38.4	6.3	100.0
All	39.0	51.0	10.0	100.0	52.0	42.0	6.0	100.0	45.5	46.5	8.0	100.0

**Table 5.4b. Access to credit by various categories of households: India***(per cent)*

<i>Type of household</i>	<i>Whether received any credit last year</i>								
	<i>Rural</i>			<i>Urban</i>			<i>Total (Urban+Rural)</i>		
	<i>Yes</i>	<i>No</i>	<i>Total</i>	<i>Yes</i>	<i>No</i>	<i>Total</i>	<i>Yes</i>	<i>No</i>	<i>Total</i>
FHFM	26.1	73.9	100.0	57.1	42.9	100.0	43.1	56.9	100.0
FHMM	45.5	54.5	100.0	52.6	47.4	100.0	48.8	51.2	100.0
MHFM	37.5	62.5	100.0	100.0	–	100.0	44.4	55.6	100.0
MHMM	37.1	62.9	100.0	36.8	63.2	100.0	37.0	63.0	100.0
All	36.4	63.6	100.0	47.7	52.3	100.0	42.0	58.0	100.0

**Table 5.4c. Access to credit by various categories of households: Malaysia***(per cent)*

<i>Type of household</i>	<i>Whether received any credit last year</i>								
	<i>Rural</i>			<i>Urban</i>			<i>Total (Urban+Rural)</i>		
	<i>Yes</i>	<i>No</i>	<i>Total</i>	<i>Yes</i>	<i>No</i>	<i>Total</i>	<i>Yes</i>	<i>No</i>	<i>Total</i>
FHFM	14.3	85.7	100.0	8.3	91.7	100.0	10.0	90.0	100.0
FHMM	–	100.0	100.0	–	100.0	100.0	–	100.0	100.0
MHFM	8.3	91.7	100.0	12.5	87.5	100.0	10.7	89.3	100.0
MHMM	12.3	87.7	100.0	12.5	87.5	100.0	12.4	87.6	100.0
All	12.0	88.0	100.0	10.9	89.1	100.0	11.4	88.6	100.0

**Table 5.4d. Access to credit by various categories of households: Philippines***(per cent)*

<i>Type of household</i>	<i>Whether received any credit last year</i>								
	<i>Rural</i>			<i>Urban</i>			<i>Total (Urban+Rural)</i>		
	<i>Yes</i>	<i>No</i>	<i>Total</i>	<i>Yes</i>	<i>No</i>	<i>Total</i>	<i>Yes</i>	<i>No</i>	<i>Total</i>
FHFM	38.1	61.9	100.0	45.0	55.0	100.0	41.5	58.5	100.0
FHMM	–	100.0	100.0	–	100.0	100.0	–	100.0	100.0
MHFM	33.3	66.7	100.0	33.3	66.7	100.0	33.3	66.7	100.0
MHMM	43.3	56.7	100.0	34.3	65.7	100.0	38.6	61.4	100.0
All	40.0	60.0	100.0	36.0	64.0	100.0	38.0	62.0	100.0

**Table 5.5a. Amount of loan received by male and female heads of households: Bangladesh**

<i>Type of household</i>	<i>Amount of loan per borrower (taka)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Total</i>
FHFM	1 234.29	1 253.57	1 247.14
FHMM	3 250.00	800.00	2 433.33
MHFM	4 000.00	1 750.00	2 200.00
MHMM	2 008.62	1 010.61	1 477.42
All	1 984.36	1 128.85	1 495.50

**Table 5.5b. Amount of loan received by male and female heads of households: India**

<i>Type of household</i>	<i>Amount of loan per borrower (rupee)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Total</i>
FHFM	3 000	10 842	8 882
FHMM	69 000	4 250	23 675
MHFM	–	3 000	3 000
MHMM	505 000	16 250	114 000
All	136 556	10 459	41 131

**Table 5.5c. Amount of loan received by male and female heads of households: Malaysia**

<i>Type of household</i>	<i>Amount of loan per borrower (ringit)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Total</i>
FHFM	3 000	3 900	3 540
FHMM	–	–	–
MHFM	1 000	76 000	51 000
MHMM	12 111	16 650	13 927
All	9 667	23 964	16 504

**Table 5.5d. Amount of loan received by male and female heads of households: Philippines**

<i>Type of household</i>	<i>Amount of loan per borrower (peso)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Total</i>
FHFM	10 812.50	3 022.22	6 688.23
FHMM	—	—	—
MHFM	3 750.00	8 275.00	5 560.00
MHMM	9 520.83	5 806.52	7 703.19
All	8 881.58	5 384.72	5 560.00

**Table 5.6a. Source of credit for various categories of households: Bangladesh**

<i>Type of household</i>	<i>Per cent of household</i>										
	<i>Money lender</i>	<i>Relatives/kin</i>	<i>Neighbour</i>	<i>Landlord</i>	<i>Employer</i>	<i>Bank</i>	<i>Credit association/NGO</i>	<i>Co-operative society</i>	<i>Grameen Bank</i>	<i>Other</i>	<i>Total</i>
<b>Rural:</b>											
FHFM	57.1	28.6	0	0	0	0	0	0	14.3	0	100.0
FHMM	100.0	0	0	0	0	0	0	0	0	0	100.0
MHFM	0	0	0	0	0	100.0	0	0	0	0	100.0
MHMM	34.5	20.7	3.4	3.4	10.3	6.9	6.9	3.4	3.4	6.9	100.0
All	41.0	20.5	2.6	2.6	7.7	7.7	5.1	2.6	5.1	5.1	100.0
<b>Urban:</b>											
FHFM	28.6	14.3	14.3	0	0	0	7.1	14.3	0	21.4	100.0
FHMM	0	0	100.0	0	0	0	0	0	0	0	100.0
MHFM	0	75.0	25.0	0	0	0	0	0	0	0	100.0
MHMM	48.5	12.1	24.2	0	0	0	0	3.0	0	12.1	100.0
All	38.5	17.3	23.1	0	0	0	1.9	5.8	0	13.5	100.0
<b>Total:</b>											
FHFM	38.1	19.0	9.5	0	0	0	4.8	9.5	4.8	14.3	100.0
FHMM	66.7	0	33.3	0	0	0	0	0	0	0	100.0
MHFM	0	60.0	20.0	0	0	20.0	0	0	0	0	100.0
MHMM	41.9	16.1	14.5	1.6	4.8	3.2	3.2	3.2	1.6	9.7	100.0
All	39.6	18.7	14.3	1.1	3.3	3.3	3.3	4.4	2.2	9.9	100.0

**Table 5.6b. Source of credit for various categories of households: India**

<i>Type of household</i>	<i>Per cent of household</i>						<i>Total</i>
	<i>Money lender</i>	<i>Relatives/ kin</i>	<i>Neighbour</i>	<i>Credit asso- ciation/NGO</i>	<i>Cooperative society</i>	<i>Other</i>	
<b>Rural:</b>							
FHFM	75.0	–	25.0	–	–	–	100.0
FHMM	100.0	–	–	–	–	–	100.0
MHFM	–	–	–	–	–	–	–
MHMM	100.0	–	–	–	–	–	100.0
All	88.9	–	11.1	–	–	–	100.0
<b>Urban:</b>							
FHFM	–	36.4	9.1	–	9.1	45.5	100.0
FHMM	42.9	14.3	14.3	–	–	28.6	100.0
MHFM	–	–	100.0	–	–	–	100.0
MHMM	12.5	37.5	25.0	12.5	12.5	–	100.0
All	14.8	29.6	18.5	3.7	7.4	25.9	100.0
<b>Both</b>							
FHFM	20.0	26.7	13.3	–	6.7	33.3	100.0
FHMM	60.0	10.0	10.0	–	–	20.0	100.0
MHFM	–	–	100.0	–	–	–	100.0
MHMM	30.0	30.0	20.0	10.0	10.0	–	100.0
All	33.3	22.2	16.7	2.8	5.6	19.4	100.0

**Table 5.6c: Source of credit for various categories of households: Malaysia**

<i>Type of household</i>	<i>Per cent of household</i>								<i>Total</i>
	<i>Rela- tives/ kin</i>	<i>Land- lord</i>	<i>Village head- man</i>	<i>Bank</i>	<i>Credit asso- ciation</i>	<i>Co- operative society</i>	<i>Com- pany</i>	<i>Army</i>	
<b>Rural:</b>									
FHFM	–	–	–	100.0	–	–	–	–	100.0
FHMM	–	–	–	–	–	–	–	–	–
MHFM	–	–	100.0	–	–	–	–	–	100.0
MHMM	–	–	–	77.8	11.1	–	11.1	–	100.0
All	–	–	8.3	75.0	8.3	–	8.3	–	100.0
<b>Urban:</b>									
FHFM	33.3	–	–	33.3	33.3	–	–	–	100.0
FHMM	–	–	–	–	–	–	–	–	–
MHFM	–	50.0	–	50.0	–	–	–	–	100.0
MHMM	–	–	–	16.7	33.3	16.7	16.7	16.7	100.0
All	9.1	9.1	–	27.3	27.3	9.1	9.1	9.1	100.0
<b>Total:</b>									
FHFM	20.0	–	–	60.0	20.0	–	–	–	100.0
FHMM	–	–	–	–	–	–	–	–	–
MHFM	–	33.3	33.3	33.3	–	–	–	–	100.0
MHMM	–	–	–	53.3	20.0	6.7	13.3	6.7	100.0
All	4.3	4.3	4.3	52.2	17.4	4.3	8.7	4.3	100.0

**Table 5.6d. Source of credit for various categories of households:  
Philippines**

<i>Type of household</i>	<i>Per cent of household</i>								<i>Total</i>
	<i>Money lender</i>	<i>Relatives/kin</i>	<i>Neighbour</i>	<i>Friend</i>	<i>Employer</i>	<i>Bank</i>	<i>Credit association/NGO</i>	<i>Co-operative society</i>	
<b>Rural:</b>									
FHFM	25.0	25.0	–	–	–	12.5	25.0	12.5	100.0
FHMM	–	–	–	–	–	–	–	–	–
MHFM	66.7	16.7	–	–	–	–	16.7	–	100.0
MHMM	25.0	33.3	4.2	12.5	–	4.2	20.8	–	100.0
All	31.6	28.9	2.6	7.9	–	5.3	21.1	2.6	100.0
<b>Urban:</b>									
FHFM	11.1	33.3	11.1	33.3	–	–	–	11.1	100.0
FHMM	–	–	–	–	–	–	–	–	100.0
MHFM	50.0	50.0	–	–	–	–	–	–	100.0
MHMM	4.3	21.7	8.7	17.4	21.7	4.3	17.4	4.3	100.0
All	11.1	27.8	8.3	19.4	13.9	2.8	11.1	5.6	100.0
<b>Both</b>									
FHFM	17.6	29.4	5.9	17.6	–	5.9	11.8	11.8	100.0
FHMM	–	–	–	–	–	–	–	–	–
MHFM	60.0	30.0	–	–	–	–	10.0	–	100.0
MHMM	14.9	27.7	6.4	14.9	10.6	4.3	19.1	2.1	100.0
All	21.6	28.4	5.4	13.5	6.8	4.1	16.2	4.1	100.0

**Table 5.7a. Rate of interest on loans for male and female heads of households: Bangladesh**

<i>Type of household*</i>	<i>Rate of interest (%)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Total</i>
FHFM	74.29	60.71	65.24
MHMM	52.38	61.82	57.40
All	58.67	55.58	56.90

\* FHMH and MHFM are not shown because of small number of cases.

**Table 5.7b. Rate of interest on loans for male and female heads of households: India**

<i>Type of household*</i>	<i>Rate of interest (%)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Total</i>
FHFM	39.00	5.17	13.63
FHMM	42.00	54.00	50.40
MHMM	62.00	76.50	73.60
All	45.11	37.57	39.40

\* MHFM are not shown because of small number of cases.

**Table 5.7c. Rate of interest on loans for male and female heads of households: Philippines**

<i>Type of household*</i>	<i>Rate of interest (%)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Total</i>
FHFM	10.25	5.00	7.47
MHFM	17.17	5.50	12.50
MHMM	11.50	3.83	7.75
All	12.13	4.31	8.33

\* FHMM are not shown because of small number of cases.

The set of source of credit is different for the four countries and it is difficult to compare them. Still, it is observed that a larger percentage of female heads (from FHFM) compared to male heads (from MHMM) obtain loans from relatives and other informal sources.

The rate of interest does not show much difference between male and female heads, except in Bangladesh. This may be because of the predominance of institutional sources in Malaysia and the Philippines. In India, the professional money lenders who charge very high rates of interest may not provide such loans to women, who are not likely to be able to repay such high rates of interest. In Bangladesh, the average rate of interest is substantially higher for the female borrower. Thus the gender disparity in the credit market continues in different forms in different countries. Such disparity would be much higher in the absence of the role of NGOs, credit cooperatives and credit associations in providing loans to female clients. In all the four countries, a larger percentage of women, compared to men, obtained loans from these sources. This is a recent phenomenon and exert a beneficial impact on the credit market for women.

### C. Disparity in food intake

A commonly perceived manifestation of gender disparity is the smaller share of food allocation for women. To substantiate this hypothesis, one requires detailed data on daily intake of food by each member of a household and also their activity level. Such detailed data collection is beyond the scope of the present study.

Two broad indicators that can bring out very apparent manifestation of inequality in food intake have been chosen in the present study. First we consider the number of full meals taken during a day by each individual. If a gross indicator like number of full meals, reveals male-female difference, it is likely that a deeper probing will bring out even a greater inequality.

Table 5.8 shows that no significant inequality is revealed through such indicators except in the case of urban areas of Bangladesh, which may reflect the extra meals taken by male members at their work place (Rahman 1997). Apart from the volume of food, differences may be hidden in the quality of food taken by men and women. Therefore an enquiry was made about the contents of meal taken by men and women. While it is difficult to obtain information on the exact quantity of each item consumed by each member, information was obtained on whether a person took any protein food. The important protein items were listed and each person was asked whether he/she had taken that item on the day before the interview. The results are shown in Table 5.9.

**Table 5.8a. Number of full meals taken by men and women in a household: Bangladesh**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Average</i>
Rural	1.78	1.71	1.67	1.74
Urban	2.08	1.84	2.20	1.97
<b>Average</b>	<b>1.93</b>	<b>1.78</b>	<b>2.00</b>	<b>1.86</b>

**Table 5.8b. Number of full meals taken by men and women in a household: India**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Average</i>
Rural	2.05	2.37	2.64	2.22
Urban	2.52	2.11	2.00	2.34
<b>Average</b>	<b>2.30</b>	<b>2.24</b>	<b>2.51</b>	<b>2.28</b>



**Table 5.8c. Number of full meals taken by men and women  
in a household: Malaysia**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Average</i>
Rural	3.00	3.00	3.00	3.00
Urban	3.00	3.00	3.00	3.00
<b>Average</b>	<b>3.00</b>	<b>3.00</b>	<b>3.00</b>	<b>3.00</b>

**Table 5.8d. Number of full meals taken by men and women  
in a household: Philippines**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Average</i>
Rural	2.82	2.75	2.86	2.80
Urban	2.94	2.88	2.80	2.89
<b>Average</b>	<b>2.87</b>	<b>2.81</b>	<b>2.83</b>	<b>2.84</b>

**Table 5.9a. Consumption of protein food by men and women: Bangladesh**

<i>Item</i>	<i>Area</i>	<i>Per cent of respondents who had taken such food yesterday among</i>		
		<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
Meat or fish	Rural	33.3	24.6	11.1
	Urban	54.9	49.1	33.3
	All	43.2	36.2	20.0
Egg	Rural	6.7	9.8	11.1
	Urban	3.9	3.6	0
	All	5.4	6.9	6.7
Milk	Rural	31.7	24.6	44.4
	Urban	7.8	10.9	16.7
	All	20.7	18.1	33.3
Lentil	Rural	21.7	19.7	22.2
	Urban	41.2	34.5	50.0
	All	30.6	26.7	33.3

**Table 5.9b. Consumption of protein food by men and women: Malaysia**

<i>Item</i>	<i>Area</i>	<i>Per cent of respondents who had taken such food yesterday among</i>		
		<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
Rice	Rural	94.4	97.1	100.0
	Urban	93.8	93.6	100.0
	All	94.2	95.7	100.0
Meat	Rural	13.9	11.4	20.0
	Urban	22.9	27.7	–
	All	17.5	17.9	16.7
Fish	Rural	76.4	81.4	80.0
	Urban	70.8	70.2	100.0
	All	74.2	76.9	83.3
Vegetable	Rural	80.6	88.6	100.0
	Urban	60.4	70.2	–
	All	72.5	81.2	83.3
Noodle	Rural	5.6	2.9	100.0
	Urban	–	–	100.0
	All	3.3	1.7	100.0
Egg	Rural	11.1	12.9	100.0
	Urban	6.3	6.4	100.0
	All	9.2	10.3	100.0
Bread	Rural	–	–	100.0
	Urban	2.1	2.1	100.0
	All	0.8	0.9	100.0
Peanut	Rural	2.8	2.9	100.0
	Urban	4.2	6.4	100.0
	All	3.3	4.3	100.0

It should be mentioned at the outset that the items listed are consumed by men and women without any restriction in Bangladesh and Malaysia. Meat (chicken/mutton/beef), and fish are the more expensive protein items, that the poor households cannot afford to consume everyday. Egg and milk are also expensive, but may be purchased in small quantities. However, this question was not asked in the Philippines and Indian survey. In India, there are social restriction on food consumption pattern and therefore it is difficult to interpret these information as simple gender disparity.

From Table 5.10 it is observed that the female spouse is consuming the protein items in a smaller percentage of cases in Bangladesh . The difference is most prominent in the case of meat and fish. 43 per cent male heads had taken such food, while 36 per cent of spouses had taken these. In the case of milk the difference is very small and the situation is reverse in

**Table 5.10a. How is food allocated to male and female members of household at the time of food shortage: Bangladesh**

<i>How much food was allocated</i>	<i>Rural</i>			<i>Urban</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
As usual	2.8	2.9	–	–	–	20.0
Somewhat less	63.9	61.8	50.0	86.8	83.7	80.0
Significantly less	33.3	35.3	50.0	13.2	16.3	–
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 5.10b. How is food allocated to male and female members of household at the time of food shortage: India**

<i>How much food was allocated</i>	<i>Rural</i>			<i>Urban</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
As usual	*	*	*	22.2	10.0	–
Somewhat less				66.7	55.0	100.0
Significantly less				11.1	35.0	–
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Data is not available for rural area.

**Table 5.10c. How is food allocated to male and female members of household at the time of food shortage: Malaysia**

<i>How much food was allocated</i>	<i>Rural</i>			<i>Urban</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
As usual	–	–	–	100.0	100.0	–
Somewhat less	100.0	100.0	–	–	–	–
Significantly less	–	–	–	–	–	–
<b>Total</b>	<b>100.0</b>	<b>100.0</b>		<b>100.0</b>	<b>100.0</b>	

**Table 5.10d. How is food allocated to male and female members of household at the time of food shortage: Philippines**

<i>How much food was allocated</i>	<i>Rural</i>			<i>Urban</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
As usual	4.5	5.3	–	37.5	41.2	40.0
Somewhat less	95.5	73.7	100.0	31.3	23.5	40.0
Significantly less	–	21.1	–	31.3	35.3	20.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

the case of egg. Thus the gender difference in food intake is not quite significant, even when the content of meal is considered except in the case of the expensive protein items. In Malaysia, no difference between gender was observed in terms of access to protein items.

The situations of food shortage are usually more acute in Bangladesh and India. In these countries, the burden of adjustment during shortage, falls more heavily on women. A smaller percentage of the male heads, compared to their spouses gets significantly less during periods of food shortage. In the other two countries, few cases faced such shortage and no gender disparity were observed in this respect.

#### **D. Women's control over asset and income**

An important determinant of the decision-making role of women is their economic strength within the family. A measure of such strength will be reflected in the ownership of asset among women. It has already been discussed that most of the assets used by a household belong to male members either formally or informally. An enquiry into the extent of asset ownership by each member of the household shows that in all the four countries male heads own much larger amount (value) of asset compared to their spouses. The situation is, again, worst in Bangladesh where the value of asset owned by spouse is only 7 per cent of what is owned by the head.<sup>6</sup> In Malaysia and the Philippines, spouses own respectively, 33 and 10 per cent of what the male head of household owns.

Before going to the role in decision-making with respect to sale and purchase of assets, it will be useful to look at the actual involvement in sale and purchase of asset, which reflect the effective choice in this respect. Only a small number of women sold assets. The average value of sale of asset among women is very small, both in terms of absolute value and compared to the value of asset sold by male head of household. Sale of asset is low even among women in the relatively richer countries of Malaysia and the Philippines. Sale of asset requires that on the first instance, they own assets through inheritance which is rather limited.

<sup>6</sup> Such data is not available for India.

**Table 5.11a. Value of asset owned by head, spouse and other women in MHMM households: Bangladesh**

<i>Type of respondent</i>	<i>Average value of asset (taka)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
Head	81 524	8 930	47 819
Spouse	5 298	1 579	3 535
Other women	1 800	1 200	1 560
All	40 237	4 942	23 824

**Table 5.11b. Value of asset owned by head, spouse and other women in MHMM households: India**

<i>Type of respondent</i>	<i>Average value of asset (rupee)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
Head			
Spouse			
Other women			
All			

Data is not available for individual respondent.

**Table 5.11c. Value of asset owned by head, spouse and other women in MHMM households: Malaysia**

<i>Type of respondent</i>	<i>Average value of asset (ringit)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
Head	35 091	21 297	29 573
Spouse	10 538	8 785	9 840
Other women	14 338	2 530	12 370
All	22 611	14 976	19 070

**Table 5.11d. Value of asset owned by head, spouse and other women in MHMM households: Philippines**

<i>Type of respondent</i>	<i>Average value of asset (peso)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
Head	1 538	18 121	10 286
Spouse	455	1 665	1 090
Other women	2 800	1 723	2 230
All	1 226	9 122	5 384

**Table 5.12a. Value (taka) of assets sold by male heads and female members of households: Bangladesh**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Total</i>
Rural	2 894	117	89	1 397
Urban	1 231	45	–	588
<b>Total</b>	<b>2 122</b>	<b>83</b>	<b>53</b>	<b>1 021</b>

**Table 5.12b. Value (rupee) of assets sold by male heads and female members of households: India**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Total</i>
Rural	51	–	–	26
Urban	–	475	–	197
<b>Total</b>	<b>24</b>	<b>238</b>	<b>–</b>	<b>113</b>

**Table 5.12c. Value (ringit) of assets sold by male heads and female members of households: Malaysia**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Total</i>
Rural	810	–	–	397
Urban	417	–	–	208
<b>Total</b>	<b>653</b>	<b>–</b>	<b>–</b>	<b>322</b>

**Table 5.12d. Value (peso) of assets sold by male heads and female members of households: Philippines**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Total</i>
Rural	38	9	–	21
Urban	–	16	–	7
<b>Total</b>	<b>18</b>	<b>12</b>	<b>–</b>	<b>14</b>

**Table 5.13a. Value (taka) of assets purchased by male heads and female members of households: Bangladesh**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Total</i>
Rural	8 606	2 101	56	4 962
Urban	1 436	187	283	761
<b>Total</b>	<b>5 311</b>	<b>1 193</b>	<b>147</b>	<b>3 017</b>

**Table 5.13b. Value (rupee) of assets purchased by male heads and female members of households: India**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Total</i>
Rural	1 897	750	–	1 307
Urban	–	3 525	–	1 465
<b>Total</b>	<b>902</b>	<b>2 137</b>	<b>–</b>	<b>1 387</b>

**Table 5.13c. Value (ringit) of assets purchased by male heads and female members of households: Malaysia**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Total</i>
Rural	240	100	–	1 177
Urban	2 803	17	–	1 410
<b>Total</b>	<b>1 265</b>	<b>66</b>	<b>–</b>	<b>657</b>

**Table 5.13d. Value (peso) of assets purchased by male heads and female members of households: Philippines**

<i>Location</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Total</i>
Rural	77	91	50	80
Urban	196	113	–	137
<b>Total</b>	<b>140</b>	<b>102</b>	<b>24</b>	<b>110</b>

**Table 5.14a. Whether one can purchase asset without consent from other family members: Bangladesh**

<i>Can you buy asset without consent from others</i>	<i>Location</i>					
	<i>Rural</i>			<i>Urban</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
Yes	91.7	18.4	50.0	96.1	48.5	50.0
No	8.3	81.6	50.0	3.9	51.5	50.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 5.14b. Whether one can purchase asset without consent from other family members: India**

<i>Can you buy asset without consent from others</i>	<i>Location</i>					
	<i>Rural</i>			<i>Urban</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
Yes	5.3	6.5	–	46.5	12.9	–
No	94.7	93.5	100.0	53.5	87.1	100.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 5.14c. Whether one can purchase asset without consent from other family members: Malaysia**

<i>Can you buy asset without consent from others</i>	<i>Location</i>					
	<i>Rural</i>			<i>Urban</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
Yes	36.1	18.3	40.0	33.3	19.1	–
No	63.9	81.7	60.0	66.7	80.9	100.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



**Table 5.14d. Whether one can purchase asset without consent from other family members: Philippines**

<i>Can you buy asset without consent from others</i>	<i>Location</i>					
	<i>Rural</i>			<i>Urban</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
Yes	50.0	28.1	40.0	31.3	26.7	52.9
No	50.0	71.9	60.0	68.8	73.3	47.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Women are likely to be relatively free to purchase assets out of their own income. An enquiry was made about the purchase of asset by women. The picture appears to be better than sale of asset. In all the four countries spouses have been found to have spent significant amount for the purchase of assets.

When asked about whether one can purchase assets without consent from others, a large percentage of male heads in Bangladesh, Malaysia and the Philippines replied that they could, while a smaller per cent of their spouses thought that they have this choice. In India the situation is different for both men and women. Fewer of them reported that they can purchase without the consent from others.

Since buying of assets occur infrequently and all households in the sample did not make such transactions, a better indicator of the control over monetary transactions can be obtained by probing into the control over expenditure of one's own income. This question was asked to all respondents with own income. Data on this question is presented in Table 5.15.

**Table 5.15a. Decision-making about spending ones own income: Bangladesh**

(Per cent)

<i>Who decides</i>	<i>Rural</i>			<i>Urban</i>			<i>Both (rural and urban)</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
Self	61.7	7.0	66.7	54.9	16.7	50.0	58.6	11.4	57.1
Mainly self	36.7	20.9	–	39.2	63.9	–	37.8	40.5	–
Mainly spouse	–	72.1	33.3	5.9	16.7	–	2.7	46.8	14.3
Mainly other male relatives	1.7	–	–	–	–	25.0	0.9	–	14.3
Mainly female relatives	–	–	–	–	–	25.0	–	–	14.3
Other female member of the family	–	–	–	–	2.8	–	–	1.3	–
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 5.15b. Decision-making about spending ones own income: India***(Per cent)*

<i>Who decides</i>	<i>Rural</i>			<i>Urban</i>			<i>Both (rural and urban)</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
Yes	41.0	12.9	–	60.5	45.2	50.0	51.2	29.0	16.7
No	59.0	87.1	100.0	39.5	54.8	50.0	48.8	71.0	83.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 5.15c. Decision-making about spending ones own income: Malaysia***(Per cent)*

<i>Who decides</i>	<i>Rural</i>			<i>Urban</i>			<i>Both (rural and urban)</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
Respondent	36.6	25.7	–	20.8	36.2	100.0	30.3	29.9	16.7
Spouse	12.7	32.9	–	33.3	25.5	–	21.0	29.9	–
Respondent & spouse	47.9	40.0	40.0	45.8	38.3	–	47.1	39.3	33.3
Children	1.4	–	20.0	–	–	–	0.8	–	16.7
Parents	1.4	–	–	–	–	–	0.8	–	–
Family	–	1.4	–	–	–	–	–	0.9	–
Responded and parents	–	–	40.0	–	–	–	–	–	33.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 5.15d. Decision-making about spending ones own income: Philippines***(Per cent)*

<i>Who decides</i>	<i>Rural</i>			<i>Urban</i>			<i>Both (rural and urban)</i>		
	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>	<i>Male head</i>	<i>Spouse</i>	<i>Other women</i>
Yes	56.7	45.6	50.0	38.8	49.2	61.1	47.2	47.5	55.9
No	43.3	54.4	50.0	61.2	50.8	38.9	52.8	52.5	44.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

The decision about spending income can be influenced by other members in various degrees. A number of categories have been identified for classifying the control over income: (i) it is controlled almost entirely by the earner ('self'); (ii) it is controlled mainly by the earner, but it is discussed with husband/wife/other members of household; (iii) mainly the spouse takes the decision, while the earners' opinion is considered; and (iv) other combinations (influenced by other family members in various degrees). In the Indian and Malaysian survey, the replies were obtained in simpler form: whether (yes/no) one controls the expenditure of own income.

The results in Table 5.15 reveal a glaring difference in the control over income by the male earners and their spouses or other female earners in the family in Bangladesh and India. In Bangladesh 62 per cent in the rural area and 55 per cent in the urban area of male heads of the household spend income according to their own decision. 37 and 40 per cent in the urban and rural areas respectively consider the opinion of the spouses though their own opinion plays the major role. In contrast, when the spouse of the male head of the family earns an income, only in a small percentage of cases (7 and 17 per cent in the rural and urban area respectively) women themselves decide about the spending and in a large percentage of cases, husband or other male members have the main control over the spending of income (72 and 17 per cent cases in the rural and urban area respectively). In the urban area women have better control over their income; in 64 per cent they play the major role in decisions regarding spending their income, though the views of husband is taken into account. In India, 13 per cent of rural women compared to 41 per cent of male heads control the expenditure. In urban area, the situation is better, 45 and 61 per cent respectively. In Malaysia and the Philippines, the situation is more equal.

## CHAPTER VI.

### MARRIAGE, WIDOWHOOD AND WOMEN'S STATUS

#### A. Marital status of heads of households

Before proceeding with the discussion of the role of marriage and widowhood or divorce for women, it needs to be emphasized that the problems related to widowhood or divorce are entirely problems for women. Such experiences for men are most often transitory. Even if the experience is a lasting one, it may not have the adverse socio-economic implications as it does for women. A study on India (ISST 1997) observes that 'widower not only has greater freedom to remarry but also has much more extensive property rights, wider opportunities for remunerative employment, and a more authoritative claim on economic support from his children'. Therefore it is obvious that families headed by widows will face greater economic and social constraints compared to households headed by married men and women as well as in comparison to widowers.

Data on marital status of heads of households is presented in Table 6.1. It is revealed that in Bangladesh and India, most of the FHFH households are widowed, followed by a significant percentage of divorced and separated women. In Malaysia the same pattern holds, but there is also a significant percentage of FHMM households with married women as heads. In the Philippines, the pattern is different and married women constitute the largest percentage of the female heads. The predominance of widowed women among the heads of households, implies that these households are likely to have smaller number of adult male members (Table 6.2) in the households, limiting the size of prospective earning members. This, combined with the social and economic constraints mentioned above will lead to greater poverty among female-headed households in Bangladesh and India.

**Table 6.1a. Distribution of household by the marital status  
of household head: Bangladesh**

<i>Type of household</i>	<i>Per cent of household head</i>			<i>Total</i>
	<i>Married</i>	<i>Widowed/Widower</i>	<i>Divorced/Separated/ Abandoned</i>	
<b>Rural:</b>				
FHFH	–	80.0 (20)	20.0 (5)	100.0 (25)
FHMM	100.0 (5)	–	–	100.0 (5)
MHFH	90.0 (9)	10.0 (1)	–	100.0 (10)
MHMM	100.0 (60)	–	–	100.0 (60)
All	74.0 (74)	21.0 (21)	5.0 (5)	100.0 (100)

*(continued)*

**Table 6.1a** (continued)

<i>Type of household</i>	<i>Per cent of household head</i>			
	<i>Married</i>	<i>Widowed/Widower</i>	<i>Divorced/Separated/ Abandoned</i>	<i>Total</i>
<b>Urban:</b>				
FHFM	12.0 (3)	44.0 (11)	44.0 (11)	100.0 (25)
FHMM	100.0 (4)	–	–	100.0 (4)
MHFM	100.0 (19)	–	–	100.0 (19)
MHMM	100.0 (52)	–	–	100.0 (52)
All	78.0 (78)	11.0 (11)	11.0 (11)	100.0 (100)
<b>Both:</b>				
FHFM	6.0 (3)	62.0 (31)	32.0 (16)	100.0 (50)
FHMM	100.0 (9)	–	–	100.0 (9)
MHFM	96.6 (28)	3.4 (1)	–	100.0 (29)
MHMM	100.0 (112)	–	–	100.0 (112)
All	76.0 (152)	16.0 (32)	8.0 (16)	100.0 (200)

**Table 6.1b. Distribution of household by the marital status of household head: India**

<i>Type of household</i>	<i>Per cent of household head</i>					<i>Total</i>
	<i>Single</i>	<i>Married</i>	<i>Widowed/ Widower</i>	<i>Separated</i>	<i>Others</i>	
<b>Rural:</b>						
FHFM	–	19.2 (5)	76.9 (20)	3.8 (1)	–	100.0 (26)
FHMM	–	32.0 (8)	68.0 (17)	–	–	100.0 (25)
MHFM	–	100.0 (11)	–	–	–	100.0 (11)
MHMM	2.4 (1)	92.7 (38)	4.9 (2)	–	–	100.0 (41)
All	1.0 (1)	60.2 (62)	37.9 (39)	1.0 (1)	–	100.0 (103)
<b>Urban:</b>						
FHFM	–	34.5 (10)	44.8 (13)	17.2 (5)	3.4 (1)	100.0 (29)
FHMM	–	59.1 (13)	27.3 (6)	13.6 (3)	–	100.0 (22)
MHFM	–	100.0 (1)	–	–	–	100.0 (1)
MHMM	10.2 (5)	81.6 (40)	8.2 (4)	–	–	100.0 (49)
All	5.0 (5)	63.4 (64)	22.8 (23)	7.9 (8)	1.0 (1)	100.0 (101)
<b>Both:</b>						
FHFM	–	27.3 (15)	60.0 (33)	10.9 (6)	1.8 (1)	100.0 (55)
FHMM	–	44.7 (21)	48.9 (28)	6.4 (3)	–	100.0 (47)
MHFM	–	100.0 (12)	–	–	–	100.0 (12)
MHMM	6.7 (6)	86.7 (78)	6.7 (6)	–	–	100.0 (90)
All	2.9 (6)	61.8 (126)	30.4 (62)	4.4 (9)	0.5 (1)	100.0 (204)

**Table 6.1c. Distribution of household by the marital status of household head: Malaysia**

<i>Type of household</i>	<i>Per cent of household head</i>					
	<i>Single</i>	<i>Married</i>	<i>Widowed/ Widower</i>	<i>Separated</i>	<i>Divorced</i>	<i>Total</i>
<b>Rural:</b>						
FHFM	–	–	92.9 (13)	7.1 (1)	–	100.0 (14)
FHMM	–	100.0 (2)	–	–	–	100.0 (2)
MHFM	–	100.0 (12)	–	–	–	100.0 (12)
MHMM	1.4 (1)	97.3 (71)	1.4 (1)	–	–	100.0 (73)
All	1.0 (1)	84.0 (85)	14.0 (14)	1.0 (1)	–	100.0 (101)
<b>Urban:</b>						
FHFM	2.8 (1)	30.6 (11)	38.9 (14)	11.1 (4)	16.7 (6)	100.0 (36)
FHMM	–	–	–	–	–	–
MHFM	6.3 (1)	93.8 (15)	–	–	–	100.0 (16)
MHMM	–	100.0 (48)	–	–	–	100.0 (48)
All	2.0 (2)	74.3 (74)	13.9 (14)	4.0 (4)	5.9 (6)	100.0 (100)
<b>Both:</b>						
FHFM	2.0 (1)	22.0 (11)	54.0 (27)	10.0 (5)	12.0 (6)	100.0 (50)
FHMM	–	100.0 (2)	–	–	–	100.0 (2)
MHFM	3.6 (1)	96.4 (27)	–	–	–	100.0 (28)
MHMM	0.8 (1)	98.3 (119)	0.8 (1)	–	–	100.0 (121)
All	1.5 (3)	79.1 (159)	13.0 (28)	2.5 (5)	3.0 (6)	100.0 (201)

**Table 6.1d. Distribution of household by the marital status of household head: Philippines**

<i>Type of household</i>	<i>Per cent of household head</i>					
	<i>Single</i>	<i>Married</i>	<i>Widowed/ Widower</i>	<i>Separated</i>	<i>Others</i>	<i>Total</i>
<b>Rural:</b>						
FHFM	4.8 (1)	47.6 (10)	47.6 (10)	–	–	100.0 (21)
FHMM	–	100.0 (1)	–	–	–	100.0 (1)
MHFM	5.6 (1)	88.9 (16)	5.6 (1)	–	–	100.0 (18)
MHMM	3.3 (2)	95.0 (57)	1.7 (1)	–	–	100.0 (60)
All	4.0 (4)	84.0 (84)	12.0 (12)	–	–	100.0 (100)
<b>Urban:</b>						
FHFM	15.0 (3)	30.0 (6)	45.0 (9)	10.0 (2)	–	100.0 (20)
FHMM	–	100.0 (1)	–	–	–	100.0 (1)
MHFM	8.3 (1)	83.3 (10)	–	–	8.3 (1)	100.0 (12)
MHMM	3.0 (2)	97.0 (65)	–	–	–	100.0 (67)
All	6.0 (6)	82.0 (82)	9.0 (9)	2.0 (2)	1.0 (1)	100.0 (100)

(continued)

**Table 6.1d** (continued)

<i>Type of household</i>	<i>Per cent of household head</i>					
	<i>Single</i>	<i>Married</i>	<i>Widowed/ Widower</i>	<i>Separated</i>	<i>Others</i>	<i>Total</i>
<b>Both:</b>						
FHFM	9.8 (4)	39.0 (16)	46.3 (19)	4.9 (2)	–	100.0 (41)
FHMM	–	100.0 (2)	–	–	–	100.0 (2)
MHFM	6.7 (2)	86.7 (26)	3.3 (1)	–	3.3 (1)	100.0 (30)
MHMM	3.1 (4)	96.1 (122)	0.8 (1)	–	–	100.0 (127)
All	5.0 (10)	83.0 (166)	10.5 (21)	1.0 (2)	0.5 (1)	100.0 (200)

**Table 6.2a. Gender wise average adult members (15 years and above) of different types of households: Bangladesh**

<i>Type of household</i>	<i>Average adult members (15 years and above )</i>								
	<i>Rural</i>			<i>Urban</i>			<i>All</i>		
	<i>Male</i>	<i>Female</i>	<i>Both</i>	<i>Male</i>	<i>Female</i>	<i>Both</i>	<i>Male</i>	<i>Female</i>	<i>Both</i>
FHFM	0.36	1.40	1.76	0.60	1.40	2.00	0.48	1.40	1.88
FHMM	1.40	1.20	2.60	1.25	1.75	3.00	1.33	1.44	2.78
MHFM	2.30	2.00	4.30	1.89	1.74	3.63	2.03	1.83	3.86
MHMM	1.38	1.30	2.68	1.25	1.27	2.51	1.32	1.29	2.61
All	1.22	1.39	2.61	1.21	1.41	2.62	1.21	1.40	2.61

**Table 6.2b. Gender wise average adult members (15 years and above) of different types of households: India**

<i>Type of household</i>	<i>Average adult members (15 years and above)</i>								
	<i>Rural</i>			<i>Urban</i>			<i>All</i>		
	<i>Male</i>	<i>Female</i>	<i>Both</i>	<i>Male</i>	<i>Female</i>	<i>Both</i>	<i>Male</i>	<i>Female</i>	<i>Both</i>
FHFM	0.77	1.62	2.39	0.76	1.31	2.07	0.76	1.45	2.21
FHMM	1.80	1.52	3.32	1.27	1.45	2.72	1.55	1.49	3.04
MHFM	2.00	2.09	4.09	1.00	1.00	2.00	1.92	2.00	3.92
MHMM	1.51	1.29	2.80	1.61	1.02	2.63	1.57	1.14	2.71
All	1.45	1.51	2.96	1.29	1.20	2.49	1.37	1.36	2.73

**Table 6.2c. Gender wise average adult members (15 years and above) of different types of households: Malaysia**

<i>Type of household</i>	<i>Average adult members (15 years and above)</i>								
	<i>Rural</i>			<i>Urban</i>			<i>All</i>		
	<i>Male</i>	<i>Female</i>	<i>Both</i>	<i>Male</i>	<i>Female</i>	<i>Both</i>	<i>Male</i>	<i>Female</i>	<i>Both</i>
FHFM	0.64	1.00	1.64	0.64	1.08	1.72	0.64	1.06	1.70
FHMM	1.00	1.50	2.50	–	–	–	1.00	1.50	2.50
MHFM	0.92	1.25	2.17	1.06	1.00	2.06	1.00	1.11	2.11
MHMM	1.00	1.03	2.03	1.02	0.98	2.00	1.01	1.01	2.02
All	0.94	1.06	2.00	0.89	1.02	1.91	0.92	1.04	1.96

**Table 6.2d. Gender wise average adult members (15 years and above) of different types of households: Philippines**

<i>Type of household</i>	<i>Average adult members (15 years and above)</i>								
	<i>Rural</i>			<i>Urban</i>			<i>All</i>		
	<i>Male</i>	<i>Female</i>	<i>Both</i>	<i>Male</i>	<i>Female</i>	<i>Both</i>	<i>Male</i>	<i>Female</i>	<i>Both</i>
FHFM	1.24	1.71	2.95	0.85	1.55	2.40	1.05	1.63	2.68
FHMM	1.00	1.00	2.00	2.00	4.00	6.00	1.50	2.50	4.00
MHFM	1.61	2.22	3.83	1.58	1.42	3.00	1.60	1.90	3.50
MHMM	1.47	1.47	2.94	1.52	1.43	2.95	1.50	1.45	2.95
All	1.44	1.65	3.09	1.40	1.48	2.88	1.42	1.56	2.98

## **B. Marriage and women's status**

The concern with the interrelationship between women's marital status and poverty arises through the links between these two aspects and female headship. It has already been discussed that most of the female heads of households are widowed or divorced and such households are the poorest group in most of the developing Asian countries.

In this section, we shall focus on the role of marriage in determining women's status.

The status of the husband's family determines women's social and economic status to a large extent, especially in a patriarchal society. In such a society widowed and divorced women are obviously disadvantaged, even if there are no explicit social sanctions against widowed women. Widowed and divorced women are at a disadvantage because of a smaller number of male working members. In addition, the laws of inheritance and the laws and customs related to divorce operate in such ways that widowed and divorced women start with a lower resource base. Thus it is quite likely that such women will be enjoying a poorer living condition, compared to married women.



This chapter provides a comparison among women from three categories of marital status: married, widowed and divorced. While the advantage of married women is obvious, a number of other factors may determine the relative position of the other two categories. Even if the family income and total family asset for widowed and divorced or deserted women is likely to be small, such women are expected to have assets of their own, in contrast to married women whose assets are usually considered with family asset.

The special concern about widowed and divorced women would not arise if the remarriage of young widows and divorced women was a common practice. Since this is not, though in some countries there are no legal or religious barrier against it, widowhood or divorced status continues over a long period and even over a lifetime, and the problems of these women deserve special attention. The situation of widows is obviously worse in countries like India where there exists social restriction on remarriage of widows. Even in countries with predominantly Muslim population where second marriage of widowed or divorced women is allowed, the practical situation does not often allow such remarriage. Even if women are widowed at an early age, the conventional attitude of the society is reflected in the admiration for widowed women who do not seek remarriage. Therefore it is pertinent to examine how far remarriage is practised in societies where there is no social bar against it. Data in Table 6.3 shows that average age of marriage is low. Data on remarriage is presented in Table 6.4.

**Table 6.3a. Age at time of current marriage: Bangladesh**

<i>Marital status</i>	<i>Location</i>	<i>Age at first marriage (years)</i>
Married	Rural	14.2
	Urban	15.9
Widowed	Rural	16.3
	Urban	12.0
Divorced	Rural	16.0
	Urban	15.6

**Table 6.3b. Age at time of current marriage: India**

<i>Marital status</i>	<i>Location</i>	<i>Age at first marriage (years)</i>
Married	Rural	14.5
	Urban	14.8
Widowed	Rural	13.7
	Urban	14.2
Separated	Rural	34.0
	Urban	15.4

**Table 6.3c. Age at time of current marriage: Malaysia**

<i>Marital status</i>	<i>Location</i>	<i>Age at first marriage (years)</i>
Married	Rural	19.0
	Urban	21.0
Widowed	Rural	16.2
	Urban	20.2
Separated	Rural	30.0
	Urban	22.5
Divorced	Rural	–
	Urban	21.4

**Table 6.3d. Age at time of current marriage: Philippines**

<i>Marital status</i>	<i>Location</i>	<i>Age at first marriage (years)</i>
Married	Rural	19.8
	Urban	22.1
Widowed	Rural	15.4
	Urban	20.8
Separated	Rural	19.5
	Urban	12.7

**Table 6.4a. Prevalence of remarriage in the urban and rural area: Bangladesh**

<i>Area</i>	<i>Per cent of ever married women who married</i>	
	<i>Once</i>	<i>More than once</i>
Rural	96.0	4.0
Urban	88.3	11.7
All	92.1	7.9

**Table 6.4b. Prevalence of remarriage in the urban and rural area: India**

<i>Area</i>	<i>Per cent of ever married women who married</i>	
	<i>Once</i>	<i>More than once</i>
Rural	88.5	11.5
Urban	94.6	5.4
All	8.7	91.3

**Table 6.4c. Prevalence of remarriage in the urban and rural area: Malaysia**

<i>Area</i>	<i>Per cent of ever married women who married</i>	
	<i>Once</i>	<i>More than once</i>
Rural	88.9	11.1
Urban	89.2	10.8
All	89.0	11.0

**Table 6.4d. Prevalence of remarriage in the urban and rural area: Philippines**

<i>Area</i>	<i>Per cent of ever married women who married</i>	
	<i>Once</i>	<i>More than once</i>
Rural	95.4	4.6
Urban	93.2	6.9
All	94.3	5.7

The next question we investigated is about the difference in economic situation of married women's parental family and their husband's family. This will reveal how far these women continue in the situation of poverty and how far they have been pushed into poverty through marriage. The responses presented in Table 6.5 show that rural and urban areas were married to families of similar economic standing. About 30 per cent experienced downward mobility through marriage.

**Table 6.5a. Difference in the natal and marital family by current marital status of women: Bangladesh**

<i>Current marital status</i>	<i>Location</i>	<i>Difference</i>			
		<i>Natal family better</i>	<i>Marital family better</i>	<i>Same</i>	<i>All</i>
Married	Rural	29.9	27.6	42.5	100.0
Widowed		33.3	3.7	63.0	100.0
Separated		–	9.1	90.9	100.0
All		28.0	20.8	51.2	100.0
Married	Urban	36.0	12.4	51.7	100.0
Widowed		22.2	16.7	61.1	100.0
Separated		19.0	9.5	71.4	100.0
All		31.3	12.5	56.3	100.0

**Table 6.5b. Difference in the natal and marital family by current marital status of women: India**

<i>Current marital status</i>	<i>Location</i>	<i>Difference</i>			
		<i>Natal family better</i>	<i>Marital family better</i>	<i>Same</i>	<i>All</i>
Married	Rural	11.1	76.4	12.5	100.0
Widowed		20.5	66.7	12.8	100.0
Separated		–	100.0	–	100.0
All		14.3	73.2	12.5	100.0
Married	Urban	25.8	56.5	17.7	100.0
Widowed		15.8	78.9	5.3	100.0
Separated		–	88.9	11.1	100.0
All		21.1	64.4	14.4	100.0

**Table 6.5c. Difference in the natal and marital family by current marital status of women: Malaysia**

<i>Current marital status</i>	<i>Location</i>	<i>Difference</i>			
		<i>Natal family better</i>	<i>Marital family better</i>	<i>Same</i>	<i>All</i>
Married	Rural	19.6	47.1	33.3	100.0
Widowed		–	66.7	33.3	100.0
Separated		–	–	100.0	100.0
All		18.2	47.3	34.5	100.0
Married	Urban	17.7	53.2	29.0	100.0
Widowed		–	–	100.0	100.0
Separated		100.0	–	–	100.0
Divorced		–	–	100.0	100.0
All		19.4	49.3	31.3	100.0

**Table 6.5d. Difference in the natal and marital family by current marital status of women: Philippines**

<i>Current marital status</i>	<i>Location</i>	<i>Difference</i>			
		<i>Natal family better</i>	<i>Marital family better</i>	<i>Same</i>	<i>All</i>
Married	Rural	35.9	31.5	32.6	100.0
Widowed		53.3	26.7	20.0	100.0
Separated		100.0	–	–	100.0
All		39.4	30.3	30.3	100.0

*(continued)*

**Table 6.5d** (continued)

<i>Current marital status</i>	<i>Location</i>	<i>Difference</i>			
		<i>Natal family better</i>	<i>Marital family better</i>	<i>Same</i>	<i>All</i>
Married	Urban	38.4	38.4	23.3	100.0
Widowed		54.5	27.3	18.2	100.0
Separated		66.7	33.3	–	100.0
All		41.0	37.0	22.0	100.0

It has already been mentioned that married women living in male-headed households have the prospect of enjoying larger family income because these families have a larger number of earning members and especially a larger number of earning male members. This is borne out by data in Table 6.6. For similar reasons, married women acting as female heads of households have higher family income compared to female heads who are widowed or divorced. Divorced women heads have lowest family income in all the four countries. Divorced women are comparatively of lower age with less experience and they have a lower asset base.

**Table 6.6a. Family income by marital status of the head: Bangladesh**

<i>Marital status</i>	<i>Annual household income (taka)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
<b>FHFM:</b>			
Married	–	24 880	24 880
Widowed/Widower	9 656	17 855	12 565
Divorced/Separated	6 798	13 585	11 463
All	9 085	16 818	12 952
<b>FHMM:</b>			
Married	32 284	21 850	27 647
Widowed/Widower	–	–	–
Divorced/Separated	–	–	–
All	32 284	21 850	27 647
<b>MHFM:</b>			
Married	37 527	29 893	32 347
Widowed/Widower	23 700	–	23 700
Divorced/Separated	–	–	–
All	36 144	29 893	32 049
<b>MHMM:</b>			
Married	20 850	30 044	25 119
Widowed/Widower	–	–	–
Divorced/Separated	–	–	–
All	20 850	30 044	25 119

**Table 6.6b. Family income by marital status of the head: India**

<i>Marital status</i>	<i>Annual household income (rupee)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
<b>FHFM:</b>			
Single	–	–	–
Married	17 530	25 200	22 643
Widowed/Widower	7 900	19 389	12 426
Divorced/Separated	17 100	8 360	9 817
All	10 106	19 366	14 988
<b>FHMM:</b>			
Single	–	–	–
Married	21 719	29 755	26 694
Widowed/Widower	25 747	20 817	24 461
Divorced/Separated	–	9 467	9 467
All	24 458	24 551	24 501
<b>MHFM:</b>			
Single	–	–	–
Married	35 091	40 910	35 576
Widowed/Widower	–	–	–
Divorced/Separated	–	–	–
All	35 091	40 910	35 576
<b>MHMM:</b>			
Single	15 800	29 320	27 067
Married	21 484	29 551	25 621
Widowed/Widower	10 000	24 500	19 667
Divorced/Separated	–	–	–
All	20 785	29 115	25 320

**Table 6.6c. Family income by marital status of the head: Malaysia**

<i>Marital status</i>	<i>Annual household income (ringit)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
<b>FHFM:</b>			
Single	–	19 810	19 810
Married	–	62 017	62 017
Widowed	47 042	63 343	55 494
Divorced	4 500	58 649	47 820
Separated	–	34 800	34 801
All	44 003	56 450	52 965
<b>FHMM:</b>			
Single	–	–	–
Married	15 140	–	15 140
Widowed	–	–	–
Divorced	–	–	–
Separated	–	–	–
All	15 140	–	15 140

(continued)

**Table 6.6c** (continued)

<i>Marital status</i>	<i>Annual household income (ringit)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
<b>MHFM:</b>			
Single	–	12 600	12 600
Married	68 052	88 877	79 621
Widowed/Widower	–	–	–
Divorced	–	–	–
Separated	–	–	–
All	68 052	84 109	77 228
<b>MHMM:</b>			
Single	6 340	–	6 340
Married	50 984	76 022	61 083
Widowed	104 599	–	104 599
Divorced	–	–	–
Separated	–	–	–
All	51 107	76 022	60 991

**Table 6.6d. Family income by marital status of the head: Philippines**

<i>Marital status</i>	<i>Annual household income (peso)</i>		
	<i>Rural</i>	<i>Urban</i>	<i>All</i>
<b>FHFM:</b>			
Single	49 500	54 620	53 340
Married	80 836	104 620	89 755
Widowed/Widower	65 610	88 671	76 533
Divorced/Separated	–	52 820	52 820
Others	–	–	–
All	72 093	84 763	78 273
<b>FHMM:</b>			
Single	–	–	–
Married	31 200	70 440	50 820
Widowed/Widower	–	–	–
Divorced/Separated	–	–	–
Others	–	–	–
All	31 200	70 440	50 820
<b>MHFM:</b>			
Single	159 600	142 840	151 220
Married	102 160	70 048	89 809
Widowed/Widower	49 560	–	49 560
Divorced/Separated	–	–	–
Others	–	98 400	98 400
All	102 429	78 476	92 848
<b>MHMM:</b>			
Single	56 215	51 930	54 072
Married	67 929	97 142	83 494
Widowed/Widower	56 400	–	56 400
Divorced/Separated	–	–	–
Others	–	–	–
All	67 347	95 793	82 354

Whether women's asset ownership varies by their marital status is examined in Table 6.7. Widowed women own assets of larger value compared to married and divorced women. Divorced women own very little asset. This implies that their own income has little scope for being transformed into asset. They spend it for meeting current consumption. Widowed women possess more assets as they inherit from their husband. In fact, even if all Muslim women inherit from their fathers, married women usually do not claim the land they inherit from father unless they are in economic distress. Therefore, widowed women usually claim the possession of inherited assets and thereby possess more assets than married or abandoned women. Moreover, the average age of widowed women is higher than divorced/separated group that may also account for the larger asset ownership among this group.

**Table 6.7a. Average own asset of female respondents by their marital status: Bangladesh**

<i>Marital status</i>	<i>Average asset own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Total</i>
Married	4 909	1 656	3 264
Widowed	9 665	1 042	6 216
Divorced/Separated	474	1 460	1 122
All	5 546	1 538	3 518

**Table 6.7b. Average own asset of female respondents by their marital status: India**

<i>Marital status</i>	<i>Average asset own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Total</i>
Married			
Widowed			
Divorced/Separated			
All			

Data is not available for individual respondent.

**Table 6.7c. Average own asset of female respondents by their marital status: Malaysia**

<i>Marital status</i>	<i>Average asset own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Total</i>
Single	–	8 220	8 220
Married	9 966	12 143	10 966
Widowed	17 863	30 924	23 668
Separated	4 050	8 808	7 857
All	–	8 246	8 246
	11 374	14 652	12 966



**Table 6.7d. Average own asset of female respondents by their marital status: Philippines**

<i>Marital status</i>	<i>Average asset own</i>		
	<i>Rural</i>	<i>Urban</i>	<i>Total</i>
Single	4 754	2 328	3 541
Married	2 138	1 605	1 878
Widowed	19 680	4 195	13 129
Separated	3 350	5 100	4 400
All	4 607	2 052	3 364

**Table 6.8a. Age of female respondents: Bangladesh**

<i>Type of household</i>	<i>Married</i>	<i>Widowed</i>	<i>Divorced/ Separated</i>	<i>Total</i>
<b>Rural:</b>				
FHFM	18.0	48.7	30.4	43.1
FHMM	33.3	–	–	33.3
MHFM	42.6	90.0	23.0	43.1
MHMM	31.0	72.3	28.0	32.7
All	33.9	52.8	28.8	36.8
<b>Urban:</b>				
FHFM	33.0	42.7	33.1	36.8
FHMM	32.0	65.0	–	37.5
MHFM	32.3	57.5	20.0	32.8
MHMM	28.7	62.7	21.7	30.0
All	30.1	48.9	29.6	32.7
<b>Both:</b>				
FHFM	30.0	46.6	32.2	40.0
FHMM	32.7	65.0	–	35.4
MHFM	36.0	68.0	21.2	36.5
MHMM	29.9	67.5	23.2	31.5
All	31.5	51.3	29.3	34.7

**Table 6.8b. Age of female respondents: India**

<i>Type of household</i>	<i>Single</i>	<i>Married</i>	<i>Widowed</i>	<i>Separated</i>	<i>Total</i>
<b>Rural:</b>					
FHFM	–	40.0	52.9	40.0	49.3
FHMM	–	36.4	53.9	–	46.3
MHFM	10.0	37.5	–	–	35.7
MHMM	55.0	35.6	75.0	–	37.1
All	32.5	36.5	53.9	40.0	42.5
<b>Urban:</b>					
FHFM	–	33.4	48.3	36.7	39.6
FHMM	–	35.6	56.5	37.7	41.1
MHFM	–	24.0	–	–	24.0
MHMM	–	29.7	–	–	29.7
All	–	31.9	51.1	37.0	36.3
<b>Both:</b>					
FHFM	–	35.6	51.2	37.1	44.2
FHMM	–	36.0	54.6	37.7	44.0
MHFM	10.0	36.6	–	–	34.9
MHMM	55.0	32.8	75.0	–	33.6
All	32.5	34.4	53.0	37.3	39.8

**Table 6.8c. Age of female respondents: Malaysia**

<i>Type of household</i>	<i>Single</i>	<i>Married</i>	<i>Widowed</i>	<i>Separated</i>	<i>Divorced</i>	<i>Total</i>
<b>Rural:</b>						
FHFM	–	–	59.5	51.0	–	58.9
FHMM	–	45.0	41.0	–	–	43.7
MHFM	–	47.9	74.0	–	–	53.1
MHMM	–	45.8	61.2	–	–	46.6
All	–	46.1	61.0	51.0	–	49.0
<b>Urban:</b>						
FHFM	28.5	36.4	55.9	55.2	41.4	46.3
FHMM	–	–	–	–	–	–
MHFM	–	36.9	74.0	–	–	39.2
MHMM	–	34.5	–	–	–	34.5
All	28.5	35.2	57.0	55.2	41.4	39.7
<b>Both:</b>						
FHFM	28.5	36.4	57.6	54.4	41.4	49.6
FHMM	–	45.0	41.0	–	–	43.7
MHFM	–	41.8	74.0	–	–	45.9
MHMM	–	41.3	61.3	–	–	42.0
All	28.5	41.1	59.3	54.4	41.4	44.5

**Table 6.8d. Age of female respondents: Philippines**

<i>Type of household</i>	<i>Single</i>	<i>Married</i>	<i>Widowed</i>	<i>Separated</i>	<i>Total</i>
<b>Rural:</b>					
FHFM	32.3	32.7	63.7	–	43.0
FHMM	–	27.0	–	–	27.0
MHFM	18.7	37.6	61.0	25.0	34.6
MHMM	22.6	36.1	73.0	21.0	34.7
All	24.0	35.7	64.6	23.0	36.6
<b>Urban:</b>					
FHFM	28.1	27.3	49.1	44.5	35.9
FHMM	–	38.0	–	–	38.0
MHFM	24.0	39.5	–	–	37.1
MHMM	20.0	34.6	70.0	36.0	32.6
All	23.2	34.5	51.0	41.7	33.9
<b>Both:</b>					
FHFM	29.9	30.6	56.8	44.5	39.6
FHMM	–	34.3	–	–	34.3
MHFM	20.0	38.4	61.0	25.0	35.4
MHMM	21.3	35.3	72.0	28.5	33.6
All	23.6	35.1	58.8	34.2	35.3

## **CHAPTER VII.**

### **SUMMARY OF FINDINGS AND POLICY SUGGESTIONS**

#### **A. Summary of findings**

This section presents a summary of the findings from a comparative study of women in four countries. The comparative situation of male and female-headed and/or maintained households has been examined. In addition to decision-making power of women within a households and the implications of marital status has been analysed.

Comparison of income shows that FHFMMHs are considerably poorer than the MHMMHs, in the two poorest countries, namely, Bangladesh and India. The situation is not as clear in the other two countries. In Malaysia, the FHFMM households have a lower income but the difference with MHMM households in terms of per member income is small. In the Philippines MHMMHs are poorer than the FHFMMHs in the rural area. The situation is reverse in the urban area.

Comparison of households in terms of value of asset ownership shows a similar pattern. Average asset among FHFMM households in Bangladesh is substantially smaller than MHMM households. In Malaysia the urban-rural difference in asset ownership is in asymmetric with the difference in per member income: the FHFMMHs are in a better position in the urban area and the situation is reverse in the rural areas.

In India, FHFMMHs in the urban area are in a better position than MHMMHs and the reverse is true in the rural area. In fact, if total households asset is considered, both rural and urban FHH have larger amount of assets. In the Philippines, the pattern of asset ownership is similar to the pattern of income: the FHFMMHs are better off compared to MFMMHs.

Among the small percentage of urban households who own land, the male-headed households have a larger percentage of cases of landownership (with an exception of India, where few urban households own land). In the rural areas, a larger percentage of MHMM households own land in three countries: Bangladesh, India and Malaysia.

A comparison between female-headed and male-headed households is similar for livestock as with other types of assets mentioned above: In Bangladesh, India and Malaysia, a smaller percentage of FHFMM households possess livestock.

In Bangladesh and India, a small percentage of female heads of households are literate. Literacy is also low among the male heads of households, but the situation is much better compared to women. Literacy rate is much higher in Malaysia and close to 100 per cent in the Philippines. Even in these countries, a gender difference persists, literacy among the female heads being lower.

The impact of poverty on health care is also manifested in terms of the type of treatment and the quality of health care. Seeking treatment from qualified practitioners is expensive. Therefore many poor households at least in India and Bangladesh resort to non-allopath treatment that may be either homeopathy or traditional healing practices. Another common picture is to go straight to the drug store, describe the symptom to the salesmen and buy some medicine. Even in the Philippines, a smaller percentage of female heads receive services from qualified physicians.

The difference in the educational attainment among male and female heads of households reveal the past differences in this respect. The same conclusion is obtained from a comparison of the educational attainment among male heads and their spouses in the MHMM households. This holds for Bangladesh, India and Malaysia, with the exception of the Philippines where gender disparity in education has been low.

The school enrolment rate (SER) shows a welcome change in gender difference in most countries. SER is quite high among both girls and boys, even in the low income countries. The difference between boys and girls is small and the lower SER among boys in some countries (in either urban or rural) implies a reversal of gender inequality in this respect.

Access to credit is examined by looking at the per cent of men and women who received loans and the average amount of loans. Though the per cent of female heads (from FHFH households) who received loans is not smaller than male heads (from MHMM households) in three countries, the disadvantage of women is revealed by the smaller amount of loan they received. This difference is large in Bangladesh, India and Malaysia. In Bangladesh, the per cent of women who received loans is also much smaller.

The situations of food shortage are usually more acute in Bangladesh and India. In these countries, the burden of adjustment during shortage, falls more heavily on women. A smaller percentage of the male heads, compared to their spouses gets significantly less during periods of food shortage. In the other two countries, few cases faced such shortage and no gender disparity were observed in this respect.

An enquiry into the extent of asset ownership by each member of the household shows that in the four countries male head owns much larger amount (value) of asset compared to their spouses. The situation is, again, worst in Bangladesh where the value of asset owned by spouse is only 7 per cent of what is owned by the male head. In Malaysia and the Philippines, spouses own respectively, 33 and 10 per cent of what the male head of household owns.

When asked about whether one can purchase assets without consent from others, a large percentage of male heads in Bangladesh, Malaysia and the Philippines opined that they can, while a smaller per cent of their spouses thought that they have this choice. In India the situation is different for both men and women. A few of them reported that they can purchase without the consent from others.

Since buying of assets occur infrequently and all households in the sample did not make such transactions, a better indicator of the control over monetary transactions can be obtained by probing into the control over expenditure of one's own income.

The results of the study reveal a glaring difference in the control over income by the male earners and their spouses or other female earners in the family in Bangladesh and India. In Bangladesh in 62 per cent of the cases in the rural area and 55 per cent of the cases in the urban area, male head of the household spends income according to their own decision. In 37 and 40 per cent of the cases, in the urban and rural areas respectively, they consider the opinion of the spouse though their own opinion plays the major role. In contrast, when the spouse of the male head of the family earns an income, only in a small percentage of cases (7 per cent and 17 per cent in the rural and urban area) do women themselves decide about the spending and in a large percentage of cases, husband or other male members have the main control over the spending of income (72 and 17 per cent cases in the rural and urban area respectively). In the urban area women have better control over their income, in 64 per cent they play the major role in decisions regarding spending their income, though the views of husband is taken into account. In India, 13 per cent of rural women compared to 41 per cent of male heads control the expenditure. In urban area, the situation is better, 45 and 61 per cent respectively. In the Philippines and Malaysia, the situation is more equal.

Whether women's asset ownership varies by their marital status has been examined. Widowed women own assets of larger value compared to married and divorced women. Divorced women own very little asset. However, widowed women are at a disadvantage compared to married women because of the social pressure and the demographic disadvantage.

Thus the analysis shows that female-headed households in general and widowed and divorced heads of households face disadvantages in terms of both economic and social indicators. The disadvantage in economic aspects is not quite apparent in the relatively higher income countries, but the lower decision-making-power prevails in all four countries with varying GDP per capita and growth performance.

## **B. Policy suggestions**

In this section we highlight the areas where policy interventions are necessary for improvement of the situation of poor women. Poor women's problems encompass all spheres of life and are apparently too enormous to be addressed within a short time span. Therefore an attempt is made to identify the priority areas for intervention. Some of the suggestions are more traditional in nature and are emphasized in most studies on women and development. Their inclusion in the present priority agenda for intervention merely reinforces the fact that these issues assume importance when one specifically focuses on women in poverty.

Policies for poverty alleviation can be conceived at three levels:

- i) the broad economy wide level where overall economic growth and poverty alleviation proceed hand in hand
- ii) targeted programmes for poor
- iii) targeted policies for poor women.

The present study confines its suggestions to the last category of policies though some general points for poor as a group, may be touched upon.

Policies suggested here come under the following broad categories:

1. Access to education, health services, credit and other productive assets, and other services
2. Legal support
3. Special provision for widows and divorced women
4. Policies for employment generation and income enhancement
5. Social awareness about the possibility of contribution of women
6. Priorities for future research and issues on data
7. Problems of implementation of policies for poor women

The list of policies may appear to be large and given the overall resource constraint, all the policies may not be pursued simultaneously. Therefore a summary of the priority areas for intervention are provided.

***1. Access to education, health services, credit and other productive assets, and other services***

Improvement in women's access to financial capital (which facilitates access to physical capital) can improve the scope for their self employment. Improvement in human capital through better education and health services will expand the possibility of both self employment and paid employment. Most studies on policies emphasize the need for expansion of these services among women. The pertinent question in the present context is how to set policies so that they can be effective in helping poor women to have access to these inputs. Some suggestions are:

- i) To make education up to at least eight years, free for girls. In this respect, girls should be given greater support compared to boys and poor girls a better opportunity than non-poor, so that this counteracts the existing biases against girls' education which are particularly prevalent among poor households. In Bangladesh girls education is at present free up to class eight whereas for boys, it is free only up to primary level. Food for education programme provides wheat to poor school girls. These are steps in the right direction and should be followed in countries (like India), where the constraints to meet school expenses is the major reason for girls' withdrawal from school.
- ii) In countries where labour market opportunities for poor girls take them out of educational institutions and put them in the labour market, (in rapidly industrializing countries) government should put restrictions on full-time employment among secondary school age girls, while restricting any employment among girls in the primary school age.

- iii) To solve the credit constraint of poor women, microcredit has proved to be useful in Bangladesh. Microcredit may work even better in countries with high GDP growth because there will be greater demand for products from small entrepreneurs.
- iv) The most difficult set of policies are those of health services. Poor women will continue to go to 'untrained doctors' as long as these services are far cheaper. But it is difficult to provide free services to the poor while for the same services to the non-poor, a part of the cost is recovered.

## ***2. Legal support***

Policy interventions in this respect can take two forms:

- a) Firstly, there is a need for modification of existing laws which work against the interest of women in general and poor women in particular.
- b) Secondly, poor women needs help to seek the shelter of the law.

### *a) Modification of laws*

- i) Marriage laws, which are unfavourable for women should be modified in successive steps. Attempts of such modification has been made in Bangladesh and did not meet with much social protest.
- ii) Banking laws should be suitably modified so that poor women may be provided collateral free loans.
- iii) Laws related to registration of business etc. should be made easier so that female entrepreneurs can understand them, and make use of such provisions.
- iv) Modification of laws related to inheritance and property will be difficult to make acceptable. Such modification should not be attempted at the initial phase.
- v) Laws should be framed for penalizing desertion and separation without valid reasons.

### *b) Free legal support and advice for poor women*

- i) Poor women cannot resort to the law and court because these are expensive matters. They need support for this. NGOs may build up an insurance fund to help those in emergency need. Lawyers and specially female lawyers away come forward in this respect and provide free services for women.
- ii) On matters related to marriage problems and violence, women are not often willing to go to the court. They need moral support in this respect.
- iii) To provide all women with financial support for seeking legal advice and court expenses will need a huge amount of fund and may not be a practical proposition. Initially a few selected cases may be taken up. The very fact that women can take men to the court and misdeeds against women are punished, may serve as exemplary matters and reduce crime against women.



### **3. Special provision for widows and divorced women**

- i) Consciousness raising among both men and women is the prerequisite for establishing widowed and divorced women in the right place in the society.
- ii) Laws related to compensation on divorce should be implemented. Realization of compensation may reduce the incidence of divorce, which is increasing among poor households.
- iii) In formal sector jobs, and especially in the government and NGO sector, widowed women who often will not remarry, may be given priority.

### ***4. Policies for employment generation and income enhancement***

It is almost definitionally true that for poverty alleviation, we need significant increases in income among the poor households and this will be possible through increasing their employment opportunity. Such a general statement does not go far and an attempt is made here to provide more specific suggestions. Interventions are required in two areas:

- a) Wage labour market in both formal and informal sectors.
- b) Self employment.

#### *a) Wage labour market*

- i) Opportunities of formal sector employment for women should be expanded. However, basic literacy is often a requirement for the formal sector job and poor women do not possess such minimum qualification. In this respect education policies may play a crucial role which is discussed above.
- ii) Even with limited educational qualification, poor women may have a better prospect of formal jobs through a change in the attitude of the employers, especially in countries with current low level of female employment. Since employers do not have the experience of employing women, they have apprehensions about women's ability to observe the disciplines of formal jobs, even in jobs where skill requirement is not a bar.
- iii) An important aspect of women's deprivation is that, even if they get employment, the terms of employment are adverse. They face problems of wage discrimination. They are deprived of the other benefits of regular employment provided by ILO convention regarding leave, dismissal, overtime work etc. To safeguard the interest of unskilled wage labour women, steps should be taken to ensure that the labour laws are adhered to.
- iv) Labour unions should be motivated to take measures to protect the interest of unskilled female employees.

- v) The disadvantage of poor female wage labourers in the rural areas lie in the lack of employment opportunities and low wage. A remedy to both lies in an increase in labour demand. Special incentives should be created to encourage the setting up of small scale industries in the rural areas which can draw upon the reserve pool of female wage labourers. It should be remembered that all poor women cannot be helped through the provision of microcredit for self employment. The poorest women are usually left out because many of them do not possess entrepreneurial ability. Wage employment is the only way to help these women.

#### *b) Self employment opportunities*

Self employment is a major source of income among poor women especially in the rural area. Therefore the policies for promoting self employment featured prominently in the past and should continue to be so:

- i) Microcredit can be an effective means which can increase poor women's participation in self employment.
- ii) Along with credit, training and marketing can help to initiate new activities and increase the productivity of employment.

#### **5. Social awareness about the possibility of contribution of women**

- i) On several issues, it has been mentioned that social awareness is important for enhancing the status of poor women. It should be emphasized that in this respect, not only the awareness among men is lacking, women themselves are not aware about their rights and possibilities. Since the role of social awareness is mentioned in other appropriate places, these are not repeated here.
- ii) Special emphasis should be placed on the awareness among the male policy makers and administrators on the one hand and the industrial entrepreneurs and executives on the other.

#### **6. Priorities for future research and issues on data**

Appropriate data and research on pertinent issue are prior requirements for adoption of suitable policies. Therefore some suggestions on these aspects are included here. While conducting this research and reviewing the findings from existing research, the following areas appeared to be under-researched:

- i) Intra-household inequality and its consequences for female poverty is the most difficult issue for generation of empirical data. More work is required in this area.
- ii) The problems related to women's health care problems, the implications of scarcity of public facilities for MHC need to be researched on the basis of a large sample.

- iii) The present study and most other studies concentrate on quantitative issues. In depth qualitative studies on violence against women and other problems are scarce. The adequacy of the current support services for women who face such problems need to be analysed.
- iv) Data should be generated for the pure category of female-headed households (FHFH), especially in countries where this is the poorest type of household.

## **7. Problems of implementation of policies for poor women**

Adoption of policies for improvement of the status of poor women is constrained not only by lack of resources but also due to lack of administrative capacity to implement the policies and a lack of political will to do so. Therefore, the policy set suggested here includes:

- i) A need for strengthening such capacity.
- ii) To initiate a process to incorporate gender issues in the political process.

It is difficult to conceive of major changes in the near future which would lead to a representation of the poor, and particularly poor women in the elected roles or in nominated administrative positions. A more realistic approach, therefore, will be required to bring about changes in the arena of mobilizational politics, which include:

- iii) There is need to create pressure groups for undertaking policies for poor women and to motivate both national and local level political leaders to consider the needs of poor women in their allocative and executive decision-making and to persuade them to include issue-based demands for poor women in their election manifesto.
- iv) The poor should not continue to form a symbolic constituency, where all political parties base their image on a role of 'friends of poor' rather than on the effective role of alleviation of poverty.

The non-responsive political scenario in most countries is reinforced by ineffective administrative machinery which fails to implement whatever small policy initiatives are adopted. The traditional bureaucracy is hardly a suitable mechanism to implement innovative policies at the micro level. Therefore, effective implementation of policies is urged which require:

- v) A new and effective state machinery where local bodies play an important role in both formulating and implementing policies. The local bodies' success should be judged by the way they reach different disadvantaged classes like poor women.

## **Priority policy agenda for poor women**

1. Raising awareness:
  - (a) Education, changing the content of school curriculum.
  - (b) Use of mass media to educate on gender disparity and potential for women's contribution to development (highlight success stories).
2. Improvement of human capital:
  - (a) Education, skill training.
3. Microcredit and training (skill, management and marketing) for generating self employment.
4. Implementation of labour laws, including minimum wage and other facilities.
5. Legal support:
  - (a) Seek shelter under law, in the case of violence and other offence.
  - (b) To claim compensation in the case of divorce.
6. Priority of widowed and divorced women:
  - (a) In getting their daughters enrolled in educational institution.
  - (b) In receiving health care services.
  - (c) Through support groups to help in remarriage.

## **PART TWO**

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### **Report of the Expert Group Meeting on Alleviating the Feminization of Poverty**



## **I. ORGANIZATION OF THE MEETING**

### **A. Attendance**

The Expert Group Meeting on Alleviating the Feminization of Poverty convened by ESCAP was held from 14 to 16 April 1997. The meeting was attended by 11 country representatives, four study directors from Bangladesh, India, Malaysia and the Philippines, and six experts. In addition, four representatives of United Nations bodies and one representative of United Nations specialized agency attended the meeting.

### **B. Opening statements**

The representative of the ESCAP secretariat delivered the opening statement on behalf of the Executive Secretary Mr. Adrianus Mooy. Noting that the Asian and Pacific region still contained about three quarters of all people living in chronic poverty in the world, in his opening statement, the Executive Secretary stressed the importance of orienting poverty alleviation issues more to the differential among women and men in poverty. Although poverty alleviation policies and programmes were often formulated on the basis of the household as the unit of assessment and analysis of the poverty situation, it had more recently been shown that there were pronounced differences between women and men within households in terms of such critical factors as health and nutrition, education, and access to productive resources.

The feminization of poverty was a serious concern to many countries and the issue had to be analysed for implications and possible interventions. The objectives of the expert group meeting were to review and analyse the results of the policy-oriented research conducted in Bangladesh, India, Malaysia and the Philippines. Each country study was focused on conceptual and methodological issues relating to poor female-maintained households including female-headed households. The findings would be combined with programmatic experience in poverty alleviation drawn from experience of governments representatives. This integration was aimed at identifying strategic objectives and measures which could be adopted in each country's ongoing or proposed programmes for alleviating the feminization of poverty.

The Executive Secretary's statement concluded by encouraging active participation of each expert and government representative in order to bring out policy recommendations, and by thanking the Government of Japan and the Government of Netherlands for the financial assistance provided to the project and to the Expert Group Meeting.

### **C. Election of officers**

The meeting elected Dr. Milla Gena (Papua New Guinea), Chairperson, and Ms. P. Alapperuma (Sri Lanka), Rapporteur.

## **D. Adoption of the agenda**

The meeting adopted the following agenda:

1. Opening session
2. Election of officers
3. Adoption of agenda
4. Introduction to country surveys on poverty
5. Presentation of country study
6. Comparative overview of country studies
7. Presentations by other countries including examples of success stories
8. Lessons learned and policy recommendations
9. Adoption of report



## II. OVERVIEW OF THE PROJECT

### A. Introduction to the country survey on feminization of poverty

In introducing the background of the meeting, the Chief of the Women in Development Section of ESCAP pointed out that the project proposal had been prepared in 1994, based on the realization that female-headed and female-maintained households were the two highly impoverished households groups of this region. However, little research and information was available on these groups although such data was very necessary to improve the status of these groups through appropriate policy interventions.

The importance of the issue of the feminization of poverty was subsequently highlighted at the Second Ministerial Conference on Advancement of Women in Asia and the Pacific and at the Fourth World Conference on Women in Beijing. In the Beijing Platform for Action, under the critical area of concern on **Women and Poverty**, Strategic Objective A.4 was “to develop gender-based methodologies and conduct research to address the feminization of poverty”.

In the implementation of the project, the draft questionnaire and other methodological issues such as sampling design, definitional issues and tabulations plans etc. were discussed at an expert group meeting. Subsequently, a few months later, another meeting was held to discuss the results of the pretesting of the questionnaire.

This meeting was therefore the culmination of many months of intensive field work, and analysis. Indicative trends could be discerned in all the studies which could help in better understanding the situation of women in poverty in those countries and deriving policy implications and interventions.

Participants at the meeting were requested to:

- a) examine the methodology with the view to refining the indicators and analysis
- b) draw out policy implications from the studies which could be learned by other countries
- c) propose measures to mainstream gender dimensions into national poverty alleviation plans

Following the introduction of the project study, ESCAP explained the study methodologies. The study was comprised of two parts. The first reviewed available data and research about women living in poverty with special consideration to women heading households and women living in poor households headed by men. This review served as a basis for designing this study to move forward the methodology. The second part is a sample survey of households in one urban and one rural site defined as extremely poor.

The questionnaire was organized in modules for discussion of methodology and findings in an inter-ministerial context, e.g. health, education, agriculture, labour, population, and statistics. The questionnaire also incorporated regional and international standards for national data collection, which accompanied the questionnaire as footnotes. These standards were formulated by government representatives of the statistical agencies in the Asian and Pacific region. The existence of these standards meant not only that governments participated in their formulation, but it also meant that these data are very likely to be collected by governments in sample surveys and censuses.

As a result, one focus of actions to alleviate poverty among women is the tabulation of available data. National focal points for the advancement of women could inform line ministries about this fact and, in turn, coordinate activities urging statistical agencies to furnish these data as input for policy, programme and project formulation on behalf of women living in poverty. The tabulation plan for this questionnaire might assist national efforts to this end.

The second focus of mainstreaming activities was directed towards improving methodologies for national data collection. The listing operation was a major contribution of this study. It distinguished among households headed by women and men and, in so doing, it moved beyond the focus on gender to incorporating variations among women and men in two ways. Its focus on variation among households headed by women and men made it possible to distinguish between households maintained by women and men. The focus of this study also made it possible to highlight the situation of women living in poor households headed by men, which comprised the overwhelming majority of poor women in the region.

To this end, the definition of headship was moved beyond self-identification and its potential for enormous variation not only among countries but with households. The identification of residential households and the various operational definitions for identifying whether it was maintained by women or men was another contribution, e.g. income, assets, household production. Maintenance might be operationalised in terms of head contribution and the combined contributions of women as compared to men within the households. The sample was thus designed to maximise the selection of households headed and maintained by women in order to facilitate the statistical analysis of comparisons.

Keeping in mind that it was not possible to generalize from the village to the nation, there was no attempt to generalize from one urban and one rural sample site to the four countries included in this project. The questionnaire was pre-tested and the resulting data was contained in the pilot studies. Mainstreaming was essential to transform these pilots into either revised tabulations or new methodologies for household surveys. Such a transformation would make it possible to produce the necessary data and indicators both to answer questions about and to identify solutions for alleviating poverty among women.

## **B. Country study presentations**

Following the introduction, four country study directors presented the case study in their respective country.

## **Bangladesh country study**

Dr. Rushidan Islam Rahman, Senior Research Fellow of Bangladesh Institute of Development Studies conducted the Bangladesh study and a survey of her presentation at the meeting as follows.

The objective of the present study is to analyse the situation of women living in poverty. Bangladesh being one of the poorest countries of the world, the correlates of female poverty can be understood not only through an analysis of female-headed poorest households but also through an analysis of poor households in general. The present study therefore focuses on female poverty in various types of households. This is done on the basis of data from a survey of urban and rural sample as well as from secondary sources.

The present study has been able to establish that the female-headed female-maintained (FHFMM) in Bangladesh live in such a deplorable condition and are faced with such constraints in economic opportunities, that the need for improving their situation need not be over emphasized by artificially exaggerating their proportion among total poor households. Moreover the actual FHFMM and residential female-headed male-maintained (FHMM) differ considerably both in terms of current income and more permanent fall-off position in terms of fixed assets. FHFMM are poorer than not only the poor male-headed male-maintained (MHMM) but also compared to FHMM and male-headed female-maintained (MHFM).

Identification of the female-headed households as the poorest category has implications for methodological issues related to analysis of intra-household disparity. Usually the difference between the average consumption standard or average asset ownership by men and women are considered to reflect gender inequality. If such assessment is based on the whole sample, a significant percentage of which is FHFMM, the differences in asset ownership etc. between genders may be influenced by the presence of FHFMM where there are few male. The appropriate methodology for investigating intra-household inequality is to focus on households where there are comparable male and female members.

Analysis of gender disparity in male-headed poor households is a more complex issue than a mere difference in the ability to meet the basic needs. The indicators on food consumption used in the present study reveals only a small magnitude of difference among men and women.

Intra-household disparity is of a more permanent nature, where the dependence of women on men is almost definitional, and male members control the destiny of life of womenfolk. Such control extends over the choices open to women, in both economic and social sphere. Data from the present sample shows that male-female disparity is most glaring when it comes to the ownership of assets. The disparity in ownership of assets is much larger than the disparity in current earning. Lack of asset has been to some extent, responsible for low earnings and especially the earning from self employment. In fact, lack of asset among women pushes them to wage employment whenever they are in need of generating an income.

Gender disparity is embedded in the social and cultural values of the society and strict adherence to the prevailing norms is hailed by not only men who are the beneficiaries, but also by women. Male dominance is also manifested in a lack of decision making power among women in male-headed households. Few women reported that they can independently spend their income.

Female-headed households being the poorest within a community of poor households, their characteristics in terms of marital status have been used to establish the link between marital status and extreme poverty. Widowed and divorced/separated women usually constitute FHH. While there is a general concern about the social constraints on widowed women, the present study found that both widowed and divorced/separated women were equally disadvantaged. While the earning prospect from paid employment is better for the latter group because of their lower age, this is, however, balanced by larger dependency ratio in their family.

### **Discussions**

Following the study presentation, experts were invited to make comments. One expert pointed out that categorizing by residential forms was a notable achievement of this study as the general tendency in poverty studies had been to combine female-headed households with others. The residential study highlighted the family support system in the region. Policy makers should consider strengthening the family support system by analysing the poor family's structural constraints. The expert also mentioned that the data on homestead assets could be highlighted differently in case of squatters as there was a question of land ownership.

The social implication of female-headed household was discussed with great interest. Even though divorced and separated women had higher income, they could have higher expenditures than other categories. In this regard, net income should be part of the poverty measurement in the study. One expert also mentioned the significance of marriage in Muslim society. She commented that the safeguards and facilities provided for female-headed households were important issue as those female-headed households normally do not have any means of backup support in their house.

The issue of domestic violence was raised as one factor to be taken into consideration on the feminization of poverty. One expert quoted the example of Bangladesh where young women in female-headed households left their houses to live with senior male-headed household relatives for fear of being raped. As shown in this instance, female-headed household poverty was not only income-related but involves tremendous social status problems. Studies must look at the qualitative aspect of poverty.

General comments were made on sample sizes and age differentials. The study director mentioned that even when the sample size was small, there was a significant difference in data between female-headed households and other categories. As for the age differential, she agreed that the factor relating to the age differential should be incorporated but she also mentioned that age differential of female-headed households and other categories were found to be minimal in Bangladesh study. The study director from India added from her experience that the difference of age in income-generation activity would be small because amongst the extreme poor women the life time earning should be essentially flat.

One expert questioned about the implementational capacity of policy-making levels. Even though the academic study found the targeting to female-headed households is one of the most important factors to alleviate poverty, government's capacity to satisfy the study recommendations might be limited. Several experts responded to this comment that any poverty alleviation programme should target bottom end and in this regard it was important to target female-headed households, as the study indicated they were in fact the bottom end. The chairperson added to these comments that the problem must be articulated for main streaming and, for this reason, specifics were necessary to focus on the core problem.

As for the issue of micro-credit, one expert mentioned that higher interest rates for female-headed households was not a disadvantage for borrowers as their ability to utilize was high. Rather, access to credits were the problem for women. Other experts challenged this comment making a case of below-market interest rates for women to encourage them to make loans along the lives of "infant industry".

One expert emphasized the importance of quantitative studies at both micro and macro level to make an effective policy package.

### **Malaysia country study**

Following the presentation of Bangladesh study, Ms. Sor Tho Ng, Researcher, Faculty of Economics and Administration, University of Malaya presented the study results of Malaysia which was summarized as follows.

This study explored and tested field methodology of identifying poor women since women are seldom identified for poverty alleviation programmes. It focused on two groups of poor women, one from a rural area and the other from an urban area. To ensure that the sample covered households headed or maintained by women, a complete listing of all households was first carried out to pre-stratify the households before selection.

Many female-headed or female-maintained households are found to be poor or worse off economically than those headed by males. The poor women in the sample are found to have low educational attainment. Educational achievement is particularly low for females in female-headed/maintained households and those from hard-core poor families. In turn, these women are involved in jobs which poorly remunerated, such as in marginalized and informal sector activities. They therefore are unlikely to have contributed to provident fund and have social security coverage for their old age.

It is found that there is some links between poverty and poor health status. Besides poor nutrition, poor health status may have resulted from poor health knowledge and lower access to trained personnel and health facilities. While the majority of women have their families to rely on when they encounter any problems, it appears that institutional support hardly exist particularly in the urban area. In general, most of the women in this study seem to have a lot to say in most decisions affecting the house and the family. However, it would appear that women take comparatively smaller loans compared with their male counterparts, implying that perhaps that they have lower access to credit facilities. There is a need therefore

for countries to consider women as direct beneficiaries of poverty alleviation programmes. This is especially as with an ageing population, many of those living to old ages are likely to be women, and with rising divorce rates and non-marriage, many women may have to fend for themselves and their family members.

### **Discussion**

Comments by experts were made following Ms. Ng's presentation.

Marginalization of women in terms of access to credit, marketing, and advanced technology in agriculture was raised by one expert. Even among the same income level groups, male-headed households have certain strengths which female head households do not such as easier access to credit resulting from land ownership and social and cultural factors. Self-employment should not be restricted to the productive process alone but should include marketing and controlling process. Policy practitioners should consider control over finance as outcome of the production process.

Agricultural activity should be considered as a major income source among rural poor women. In this regard, there is a need to change attitudes of agricultural extension which provides loans as in most cases men are regarded as the operator of modern technology. Any kind of investment, major capital investment in particular, focus on men resulting in marginalization of women.

One expert raised an issue of poor women within male-headed households. Although households were easy to target in such a study, women in male-headed households should not be ignored. A qualitative study in the long term would be needed for this category.

A technical comment was made by the study director of Bangladesh that the term "hard core" poor should be avoided in the study as the term implied caloric intake which was not applicable to this particular study.

The importance of tuning policy recommendation to basic needs was raised. While capacity building and human resource development were important, the lack of access to safe water among the poor, for example, would call more urgent attention to alleviate poverty. Following this comment, one expert mentioned that the Malaysia study highlighted the needs of water and electricity. There was also a recommendation that the household drudgery, often neglected, should be considered as a factor which hinders women from income-generating activities.

One expert explained the efforts the Malaysian Government had taken for supporting extremely poor women which became an institutional system of the government.

Setting up an environment for women to take loans were discussed among experts. One expert mentioned that apart from institutional, geographical, social and cultural hindrance, there was a problem of women taking large loans due to lack of willingness. As demand-driven credit proves highly successful, there should be an effort for creating an environment for women to motivate themselves to take loans. However, another expert commented that women's unwillingness to participate in loan schemes resulted from lack of assets.

An important social and economical factor which made the Malaysian study distinct from other country studies to some extent, was that a high rate of urban migration increased the rate of divorce in Malaysia as women became more economically capable in their new life settings. As a result, laws related to marriage should be reviewed so that women would not be disadvantaged by divorce.

Micro-credit is effective when the major income-production activity is agricultural as the small credit could be effectively utilized in the non-agricultural season. One expert mentioned that there was a need to advocate to the government to focus on self-employment opportunities through small credits.

The limitation of small credit was raised. One expert mentioned that micro enterprise gave some cashflow but did not build sustainable capacity. She also questioned the means of finding a good formula to satisfy social security issues of women in poverty. The representative from Fiji mentioned the provident fund scheme which had recently been initiated in her country as an example. The fund was targeted specially to women.

### **India country study**

The third country study presentation was made by Dr. Swapna Mukhopadhyay, Director, Institute of Social Studies Trust who conducted the country study in India. The study results were summarized as follows.

The phenomenon of female-headedness in India is generally brought about as a fallout of widowhood, desertion or divorce. Evidence from existing micro studies also suggests that female-headed households are clearly differentiated from others by their socio-economic and demographic features. These are constraints on the female head that relate specifically to her status as a woman – stemming from social and cultural barriers to access to resources and labour markets. Thus the gender of the household head is correlated with not merely her marital status, but also with lower levels of income and quality of life, and lack of ownership and control over assets and other resources.

The Indian component of the survey was carried out in three poor villages in the Shivpuri district of the state of Madhya Pradesh in Central India and two slums in the capital city of New Delhi. Information on 365 households in the rural sample and 303 households in the urban sample was collected during the listing stage. 52 FHH's in the rural sample and 51 FHH's in the urban sample were selected for intensive study while systematic random sampling was used to select one-sixth of the male-headed households in the rural site and one-fifth of the MHH's in the urban site to complete the sample. Thus the survey questionnaire was administered to 103 rural households and 101 urban households.

Households were sought to be divided into 4 categories depending on the criterion of perceptual headship (male or female) and on the criterion of economic contribution (who

contributes most towards the economic maintenance of the household). A further criterion was to separate out households subsisting on remittances from a non-resident adult male for family maintenance. At the listing stage, not much information was forthcoming on the maintenance criterion. However after the survey was conducted, detailed calculations were made on the economic contributions of different members of the household towards household maintenance, including apportioning out of individual contributions towards home production. On the basis of these calculations, the following pattern emerged:

	<i>Rural</i> (%)	<i>Urban</i> (%)
Female-headed female-maintained (FHFMM)	7.2	9.6
Female-headed male-maintained (FHMM)	6.8	7.4
Male-headed female-maintained (MHFM)	18.2	1.7
Male-headed male-maintained (MHMM)	67.8	81.3

No household in either the rural or the urban sample was found to fall in the non-resident category.

Detailed tables have been generated on a whole range of socio-economic and demographic characteristics of the sample desegregated by the four categories of households and rural/urban location. A number of tables have also been generated for these categories of households desegregated by the poverty line. For this exercise, the official poverty line has been taken with appropriate adjustments.

In the Indian sample, the FHFMM category was the most disadvantaged in indicators such as per capita household income, assets ownership, literacy rate of the head of the household. Male-headed female-maintained households were also in a relatively disadvantaged position in a number of areas.

The survey brought up a number of methodological issues that need closer scrutiny. Valuation and estimation of individual contribution to home production is one area of concern. Pricing of output and labour in a situation where markets do not exist or highly segmented is another. Asset pricing and ownership is another area that needs more looking into. Finally, it is imperative that questionnaire surveys on women in poverty be supplemented with more qualitative methods of information gathering that are better equipped to bring out the social dimensions of women's poverty.

On the policy side, the Indian sample does bring up the necessity to look into possible targeting of FHFMM households for affirmative action. For poor women in male-headed households, it is important to break their isolation and group-based activities can be used to provide the requisite support. Finally, for a range of needs from better targeting of beneficiaries to mere effective monitoring, decentralized structures of governance may be needed.



## Discussion

With regard to factors for higher literacy rate among urban women, reasons could be demand of labour among boys and general tendency of urban Muslim society where women are well educated.

More political and economic participation of women, the effect of migrant workers to the urban economy were pointed out from several experts as recent social changes in urban areas in India apart from traditional issues of social obstructs such as domestic violence and harassment. Referring to the political issue, one expert commented that many decision makers were not women-sensitive even though they were gender-sensitized. He mentioned that information control was still made mostly by men.

As the current study method focused mainly on economics, there would be more need to look into social factors in the future. On the question of the applicability of the study to future national level studies since the study was too small to be representative, the study director replied that this was a pilot study which could be expanded to larger scale later.

A question was raised on the validity of quantitative data due to the small sample size. One expert added that there were different perspectives of policy makers and researchers and it was important to discuss how to obtain attention of policy makers on this study apart from discussing the issue of validation of data and methodology. She suggested that the study should be co-implemented by policy makers and researchers.

In reference to the study result on the reason of taking loans, a recommendations was made by one expert that formal financial institutions should not restrict the use of money of the borrowers as women in extreme poverty often need emergency cash flow due to their lack of asset.

## Philippines country study

Dr. Celia Reyes, Project Director, Micro Impact of Macro Policies Project, Philippine Institute of Development Studies, made a presentation on her study in the Philippines. The study results were summarized as follows.

The results of the study are presented in two reports. *Condition of Poor Women in the Philippines* presents the findings of more recent studies on the status of women, particularly poor women in the Philippines. Available statistics are compiled to show the current conditions of poor women in the country. A survey of the bottom 30 per cent of the population undertaken in 1992 is revisited and reprocessed to catch a glimpse of the situation of women in the poorest three deciles of the population.

The second report, *Women in Poverty: the Philippine Case*, discusses the findings of the survey undertaken by the project team in two communities in the Philippines. While the questionnaire used in the survey generated a vast amount of information, the report focuses

on areas such as income and employment, education, access to credit housing and access to water and sanitation facilities. Special attention was given to the contribution of women to total household income. This allowed the analysis of the characteristics of the different household categories, i.e., female-headed, male-headed and female-maintained.

### **Discussion**

Clarification of four categories was also raised in the discussion of the Philippine studies. Several experts questioned if female-headed were identical to female-maintained. A question was also made regarding men maintainers in female-headed households. The study director explained the meaning of female-headed households in the context of the Philippines. Unlike South Asian countries, female could be a head of the household even if her economically active husband reside with her. She also mentioned that men maintainer in female-headed households could also be a son(s) of the female head.

The difference of cultural context in female-headed households between the Philippines and South Asia countries was articulated throughout the discussion. In comparison to the cases in the South Asia, women in the Philippines were less biased to become a female head of her household, as one expert pointed out. She also mentioned that female-headed households were not poorer than man headed households in countries like the Philippines and Thailand which indicated the needs to look into feminization of poverty in male-headed households.

As the sample was taken from a squatter area, low-cost housing scheme and basic necessities were discussed with great interest among experts and participants. It was recommended as a result that low cost housing scheme should not stand alone without providing access to other basic needs and access to income generation.

On sampling method, one expert speculated the result did not show that female-headed households as the poorest as the sample size included female-headed households who were not in the extreme poverty. The study director replied to this question that this was a result of a geographical study which could be a proof that policy intervention should consider individual profiles rather than geographical targeting. Within a poor community, the study found that some houses were not poor which proved the current geographical poverty alleviation programme might be benefiting those who were not eligible.

One expert mentioned that women in extreme poverty could not seek support from cooperatives as they could not pay initial membership of cooperative. Accordingly, a suggestion was made that policy implication should be made not only by income index but also by housing index and asset index. The expert also emphasized the importance of looking into micro-saving scheme for policy intervention as saving had a direct relation to poverty alleviation. The project should look into spending and saving behaviour. Saving mobilization among the poor exists.

A further suggestion was made that the policy implication should include community support system as the study indicated there was such a system exists in the poor community when people needed urgent financial assistance form outside. Poverty alleviation effort could be decentralized.

## **Comparative study of four countries**

Dr. Rushidan Rahman made a presentation of a comparative study on the four country study data. Her studies were summarized as follows.

An inadequate understanding of poverty among women has been due to the twin problems of conceptual limitations and a lack of empirical analysis. The objective of the present study is to examine poverty among women and to formulate a conceptual and methodological framework for such analysis. The analysis consists of four country studies: for Bangladesh, India, Malaysia and the Philippines. The first two countries are characterized by low per capita income and low growth of GDP and the other two are better in these respects. A study of these countries, therefore, provides a scope for comparison of the situation of poor women in different socio-cultural and economic environment.

For each country, information on poor women comes from two sources: existing studies and secondary data and a primary survey in one urban and one rural location in the regions. Sample for the primary survey has been chosen on the basis of a fourfold classification of the households which are: (i) female-headed female-maintained; (ii) female-headed male-maintained; (iii) male headed female-maintained; (iv) male-headed male-maintained. This has enabled comparison of the situation of poor women from female-headed as well as male-headed households.

An understanding of poverty among women involves more than a measurement of the extent of poverty using conventional criteria. The present study describes the economic situation of four types of households. In addition, the social constraints have also been examined. An examination of the economic situation reveals that the association of female headship and poverty is not uniform across countries. FHFH households are poorest in India and Bangladesh. In the other two countries the situation is not as clear, and there are variations between urban and rural areas. It has also been revealed that the asset situation is better among the rural households compared to urban poor.

It has been observed that women are less endowed with human capital compared to the situation of men. However, in most countries the situation has improved during recent years.

The relationship between marital status and the status of women was considered. No uniform pattern of deprivation among widowed women had been observed. In some countries divorced or deserted women are in bigger crisis compared to other women.

The issue of empowerment of poor women and intra-household gender disparity was considered. It has been observed that though disparity in terms of material well being is present, it is less serious compared to women's lack of access to assets and to lack of decision-making role in terms of control over income and asset.

The study proposed policy measures to help in removing poor women's constraints to enable them to enhance their own standard of living and that of their family members.

## Discussion

Following the presentation, several experts made comments on specific national context of her or his expertise. Negligence of the existing Asian matriarchal traditions in the study was pointed out with the examples of the Malay society and Kerala state in India. An expert from India requested further analysis on social restriction of food consumption patterns and gender disparity as the study did not place sufficient importance on this subject considering the degree of the problem.

A recent Malaysian study on attitudes and values pertaining to women's appropriate roles in society found that women felt men should look after them. This finding suggested that attitude and behaviour of poor female women should be taken into consideration in relation to their social and economic status.

The importance of qualitative data was raised again. One expert recommended to involve anthropologists who could conduct field work in the sample community. In relation to the further study on the same subject, it was suggested that using the same samples for more in-depth study would maximize resource allocation.

A clear distinction of decision-making power from income-production was requested from several experts.

Several experts agreed on needs for further study on identification of the nature of female head of households, such as widows. Unremunerated work should be taken in consideration. Difficulties in identifying criteria in such a study was mentioned while this particular study intended to maximize the identification of household headed by women and maintained by women to move beyond the self-identification.

Methodological difference among four countries was raised. The Malaysia study director reminded participants that in her study household income data indicated income from the household head only. The India study director suggested to set economic contribution as a criteria to facilitate easier sample identification.

Active discussion prevailed on the issue of poor women and credit. Small credit could be beneficial for women and thus effective in alleviating poverty. It was further suggested that policies were needed to promote the benefits of lending at market rate of interest relative to concessionary or subsidized rates if sustainability and viability of microfinance for the poor had to be ensured. For future research, "credit and savings and health" could be conducted as this is the field no studies have been made.

The representative from Nepal and Papua New Guinea requested donors commitment to fill the gap of the required resource for implementing the policy implications at national level. The Nepal representative also mentioned that there was a certain need to raise public awareness on the social and economical productivity of women through mass media. Further recommendation was made on effective use of existing national bureaucracy along with partnership with NGOs, local bodies and community organizations.

The importance of intra-ministry communication was pointed out from an expert. Line ministries must not be isolated from one another. To mainstream the issue, high level policy recommendation to create a mechanism would be required.

Many experts and country representatives agreed that sex disaggregated statistics was necessary to present to decision makers, as statistical implications should be more empirical than anecdotal reports. One expert pointed out that statistical indicators should be culturally and socially relevant.

### **III. COUNTRY PRESENTATIONS**

Participants presented country reports to the meeting. These reports covered the situation of women in the country, with special focus on the feminization of poverty, and various strategies and measures which were being undertaken to alleviate poverty in the respective countries.

In the situational analysis, countries referred to the deprivation of women in terms of lack of access to productive resources like land, education, health, nutrition etc. and to unequal access to economic and political opportunities. The constraints posed were identified as legal, socio-cultural, political and economic.

Participants reported various programmes aimed at poverty alleviation. The poverty alleviation programmes were general poverty alleviation programmes or targeted poverty alleviation programmes, either geographically or focused on vulnerable groups. Activities covered include:

- a) Review and analyses of poverty situation such as:
  - i. Collecting statistics and data on poverty
  - ii. Collecting gender-desegregated statistics for policy-making
  - iii. Conducting poverty assessment studies from a gender perspective
- b) Specific interventions in provision of basic amenities (e.g. water supply) and basic needs/capacity building (e.g. education, health)
- c) Credit and savings schemes, often based on the Grameen Bank Model utilizing group formation as social collateral
- d) Integrated schemes combining credit with other programmes such as literacy, family planning and maternal and child health etc.
- e) Economic empowerment measures such as small business development.

## IV. RECOMMENDATIONS

There is a need for mainstreaming of gender concerns into planning for national development, poverty alleviation and the alleviation of the feminization of poverty. Recognising the need for sociocultural sensitivity in the definition of poverty and basic needs, there is a recognized need for the formulation of basic indicators with which to monitor the quality of life of poor women. Inter-ministerial mechanisms should be established at the highest level of poverty and decision-making to facilitate coordination of national policies and programming with the national focal point for the advancement of women. While there is a need for mainstreaming, parallel advocacy for women-focused activities is also needed.

There is a need for more and targeted indicators about women in general and the feminization of poverty in particular to serve as a sound basis for policy and programme design, implementation and monitoring activities. This need may be established by the production of tabulations from existing surveys and census data of with national statistical agencies and of new data by launching special surveys in poverty locations. An inter-ministerial mechanism established at the highest level of decision-making would facilitate coordination of the user activities of the national focal point for women and other concerned ministries with national statistical agencies as producers of national data (which should be sex-disaggregated) and indicators.

There is an urgent need for governments to initiate an ongoing review of macro-economic policies, such as structural adjustment policies and globalization. It is essential to integrate social development with economic development strategies and, to this end, policies and programmes should respond to the social dimension of poverty among women, particularly as it relates to status as a woman in the sociocultures of the region. These activities should be continuous and decisions should involve the active participation of the national focal point for women, relevant government departments and representatives of the community of women, especially those involved with the feminization of poverty. This activity may be facilitated by establishment of an inter-ministerial mechanism with mandate for this ongoing review and essential integration. Partnership with NGOs, local bodies, community-based organizations and other civil society bodies should be promoted.

Targeting is an important strategy for alleviating poverty among women. Emphasis is given to formulation of targets based on policy-oriented research and macro-data from national surveys and censuses. There is a recognised need to fine-tune targeting to reach the poorest women, including decentralizing poverty alleviation programmes, particularly given scarce resources and the lack of reliable macro strategies for alleviating poverty among women. The four-fold classification used in the country studies could be used and efforts should be made to replicate the studies on a larger scale.

The studies highlighted the needs among poor women for basic amenities and an improved quality of life. There is an urgent need for adequate and affordable housing, electricity, safe water and sanitation among the poor. Many of the poor women in the rural

and urban sites covered in the studies were actually squatters and, as a result, they often lack the security of continued location. Relocation efforts should take account of various quality-of-life indicators such as proximity to work and other amenities which are important for poor women.

With the rise in life expectancy, there is growing evidence of an increase in poverty among women as they grow older, e.g. increased vulnerability to extreme poverty towards age 75. Special consideration should be given to older women and the potential for generalizing the finding of some of the studies which indicate that financial support from adult children may be inadequate, particularly as they also live in conditions of extreme poverty and often encounter discrimination in job opportunities and wages. The experiences of governments also highlighted the need for alternative sources of social support, particularly financial support to women, during old age.

Efforts to strengthening family, kinship and community support systems are to be supplemented with community organisation of social insurance and savings schemes (e.g. provident funds) for self-employed women in communities, including direct coverage for family workers who are not paid any income. For example residential, occupational and agricultural schemes in Japan were recently revised to cover unpaid family workers in agriculture, and in many parts of the region, social insurance schemes are organized by non-governmental organizations of the self-employed in rural and urban areas.

There is a need to promote self-employment among poor women, particularly those who are unable to count on income from continuous employment. Where poor women are illiterate, emphasis should be given to programmes providing them with the numerical and functional literacy and access to training that enables them to increase their earnings through economic activity. Opportunities for second-chance education should also be provided.

Poor women often lack the productive assets required for self-employment. There is thus a need to promote savings mobilization as well as accessible credit schemes to enable them to acquire the necessary productive resources to increase their income. Market access is an additional focus for these efforts.

Access to credit is the important issue in micro-financing the poor. These studies show that a majority of the most disadvantaged women borrow from private money lenders and their main use of loans is for consumption purposes, e.g. to meet day-to-day expenses. Thus, policies should guide formal credit institutions to adopt key moneylending practices that would improve access of the poorest women to formal credit.

Savings among the poorest women should be well-promoted, encouraged and supported by government and non-governmental organizations. The poor have been shown capable of saving even small amounts of cash that would meet emergency needs both in their households and small businesses.

Other than emphasis on traditional assets, such as land, there is a need to encourage the exploration of other forms of cashable assets, such as the unit trust in Malaysia.



Food security was found to be a major problem among the poor and women heading households and women in poor households were found to bear a disproportionate burden of food shortages. Therefore, in rural areas there is a need to increase the productivity of women producers of food through the direct provision of agricultural inputs such as seeds, fertilizers, technology and access to land, etc. In urban areas there is a need for programmes offering poor women and their families food in exchange for employment opportunities. Supplements may be necessary where earnings are particularly low, though targeting may be required.

These studies show that the earning capacity of poor women is limited by the time required for household or domestic activities, especially food preparation. It is thus recommended that special measures be undertaken to alleviate the burden of these activities through the provision of alternative sources of energy for cooking, e.g. bio-gas, electricity. There is also a need to reduce this domestic workload to free young girls for education. Child care offers essential support for those mothers who are economically active away from home.

Poverty among women is often associated with episodes of sickness and higher levels of morbidity. There is thus a need for accessible and affordable health programmes that target poor women. Such programmes would offer health care by trained physicians and give emphasis to reproductive health. There is also a need to organize social insurance schemes among self-employed women as protection against lost income due to sickness, e.g. Grameen Bank and other non-governmental organizations such as SEWA. These schemes may extend coverage to protect households from the financial losses associated with theft of productive resources, natural disaster and invalidity (through illness or disability) or death of a major earner.

Given the relationship between poverty, changes in social conditions in countries and marital status such as widowhood and divorce/separation/abandonment/dissolution, there is a recognized need to review and enforce marriage laws to strengthen the position of women in ensuring the welfare of women and their children. The needs of never-married women should also be considered.

While women heading households are more vulnerable to poverty and destitution in some countries, there is a need for policies and programmes both to recognise and to take account of their increased autonomy due to the absence of a male earner and primary decision maker.

There is a need to undertake special measures to promote and support education among poor girls. When poor families have lower aspirations for the education of their daughters as compared to sons, especially in rural areas, leading to intergenerational transmission of poverty, there is a need for free nutritious meals, scholarships, etc. The studies highlighted the need to reduce the workload of girls, particularly their household activities.

There is a need to increase the productivity of women's activities in the household. For example, the time required for these activities could be reduced by the introduction of technology and efficient forms of energy that eased the burdens associated with food processing and cooking for household consumption. Such a reduction would also free poor women to more effectively use this time and their energy to earn income from economic activities.

There is an urgent need to increase the productivity of poor women's labour through introduction of a combination of inputs such as education and skill training, technology, and access to an equal share of resources.

There is a need for concentrated efforts to make sure that women have the opportunity to design and execute policies and programmes, starting at the highest level of political status – the Parliament and planning commission. It is thus recommended that affirmative action programmes be introduced to accelerate this participation to achieve the minimum 30 per cent threshold that research shows is necessary for women to make a difference.

There is a need to accelerate programmes promoting women-sensitivity as supplement to the current focus on gender-sensitivity to avoid the tendency towards protection of men's position, especially in the media and particularly with regard to stereotyped negative portrayal of women.

Violence against women including domestic violence and other forms and threats of violence often stemming from unequal gender relations should be combated through preventive, legal and enforcement measures, and support and rehabilitation mechanisms.

Free legal service (aid and counselling) is an essential support for poor women to realise their human rights, e.g. asset ownership, marriage and divorce, etc. Laws that discriminate against women should be reviewed and reformed, especially laws on property rights. Legal literacy should be promoted and advocacy campaigns mounted without sanctifying the status quo where it discriminates against women.

The problems of resource constraints should be addressed both at the international and national levels by applying the 20/20 concept as accepted at the World Summit for Social Development and reinforced in the Platform for Action, in a gender-balanced way.



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