

Looking Ahead to CSW 2024: Feminization of Poverty and Women's Agency

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I. Overview

Poverty has historically, and somewhat myopically, been measured in monetary terms e.g., wage disparity, GDP per capita. However, its effects are far reaching – including access to resources and opportunity. In particular, poverty is often a determinant of gender inequality. Today, 1 in every 10 women is living in extreme poverty and if current trends continue, 8% of the world's female population will live in extreme poverty by 2030 – a failure to meet Sustainable Development Goals 1 and 5.¹ To effectively eradicate poverty, governments must focus not only on poverty reduction, but also on *increasing opportunity and capabilities*. The International Covenant on Economic, Social, and Cultural Rights (ICESCR) defines poverty as a human condition characterized by sustained or chronic deprivation of resources and capabilities. Connecting poverty to inequality, CEDAW's General Recommendation 28, notes that the principle of equality entails the concept that all human beings ... are free to develop their personal abilities, pursue their professional careers and make choices without limitations...² Poverty is as much a function of economic disempowerment as political and civil disempowerment.

In *Development as Freedom*, Nobel Prize-winning economist Amartya Sen argues that economic development is about more than increasing wealth—it must be about expanding freedom. Poverty is not only about the lack of income; it's also about the lack of rights. In redefining development as freedom, Amartya Sen takes a holistic view of poverty and characterizes it as impeding people's opportunities. This is especially relevant to women's development as they are often the most disenfranchised of the populations, without access to resources or equal statutory protections. Based on the Sen's World Bank Fellow Lectures in 1996, Sen frames development as the realization of freedom and the abolishment of unfreedoms such as poverty, and lack of political rights. The capabilities approach is about economic and

¹ Gender Snapshot ([link](#))

² Insert source

social arrangements that go beyond the blinkered economic context, to include considerations such as gender justice. This then is a broader deeper alternative to primarily economic metrics such as measuring development through GDP or per capita income alone; this approach is an understanding of human freedoms and autonomy in self-actualization.

II. Current state of women – why poverty remains a great threat to women’s equality and key institutional failures that lead to this

According to the World Economic Forum’s Global Gender Gap Report, women globally earn around 37% less than men in similar roles. Women own less than 20% of the world’s land. A survey of 34 developing nations by the United Nations Food and Agricultural Organization estimates that it is as low as 10%. In 2009 the UN World Food Program (WFP) calculated that women and girls accounted for 60% of chronically hungry people around the world.³ In the World Economic Forum’s Global Gender Gap Report 2023, we see that the Educational Attainment Gap has narrowed between 2022 and 2023 in most of the 145 countries sampled⁴. As of 1 January 2023, women occupied 35.4% of seats in local-government assemblies, an increase from 33.9% in 2020 (the target is gender parity by 2030 under Sustainable Development Goals).⁵ However, every example of progress made comes with caveats – in many countries like Afghanistan, Rwanda, and even Ireland, women’s development has slowed or even reversed.⁶ In its 2022 focus on Sustainable Development Goal 5, UN women reported that at the current rate of progress, it will take 286 years to reform legal frameworks to promote, enforce and monitor gender equality in public life.⁷ The UN Gender Snapshot as part of the progress of Sustainable Development Goals of 2023 stated that “over 340 million women and girls – an estimated 8 per cent of the world’s female population – will live in extreme poverty by 2030.”⁸ Poverty remains a key challenge to gender inequality. Indices measuring aggregate women welfare also fail to accurately reflect the plight of the poorest women in most countries – the women who are the victims of abuse, exploitation, and forced labor.

³ WFP 2009 ([link](#))

⁴ [WEF report](#)

⁵ Nature Report, Gender Equality: the route to a better world ([link](#))

⁶ [WEF report](#)

⁷ In focus: Sustainable Development Goal 5 ([link](#))

⁸ [Gender Snapshot 2023](#)

Despite the acknowledgement that indicators of poverty are inadequate in measuring the deprivation of power and opportunities, 9 of the 14 indicators used to measure progress on SDG 1 (No Poverty), measure monetary aspects of poverty. They rely on poverty lines, a singularly monetary concept, as well as grants and government funding as key benchmarks. Only two even mention meeting basic needs. This definition of poverty and the process of measuring progress against it, are by themselves limiting. Many critics like even the World Bank eschew the definition of poverty constructed in only monetary terms. The World Bank now defines poverty as a “pronounced deprivation of well-being” and focuses on the capability of individuals to function in society.⁹ Any measure of progress on poverty alleviation, specifically women’s poverty alleviation does not consider the deprivation of opportunity and resources necessary to uplift women holistically instead of meeting bare minimum needs is detrimental to achieving SDG 5. Gender equality cannot be achieved merely by ensuring survival; we must ensure that women can thrive and actively participate as equals in the world.

Gender equality is key to eradicating poverty. Examining the role of state laws like husband obedience laws, and international policies like Structural Adjustment Policies in exacerbating poverty of women across the developing world will help provide policy direction that can alleviate gender inequality.

Local

With growth rates reaching close to 9% between 2012 and 2020, Cote d’Ivoire was one of the fastest growing economies in the Sahel region. Despite this prosperity, the poverty rate remains alarmingly high, with women feeling a disproportionate affect.¹⁰ A key contributor to this inequality remains property laws. Till 2019, Cote d’Ivoire was part of 2/5ths of the world that still had unequal property laws for women specifically for immovable property. Women worked to cultivate land they could not own.¹¹ Women in rural Cote d’Ivoire remain some of the poorest. Despite having signed most of the human rights treaties that require countries to eradicate structures that promote gender inequality e.g., CEDAW and ICESCR, up until 2019, women had no right to inherit or own property. Clear connection exists between food security, agricultural

⁹ World Bank, Poverty Measurement ([link](#))

¹⁰ UN women report ([link](#))

¹¹ World Bank Blog ([link](#))

security, economic outcomes, and property ownership. As Cote d'Ivoire continues to take active steps towards eradicating structural laws preventing gender equality, there remains a lot of work to be done.

In 2019, UN Women's key efforts in the area included setting up training centers for women, climate resilient agriculture, and BuyFromWomen projects however, the failure of the government to have laws in place to fully support these efforts have led to stilted impact on women poverty alleviation. Until women own property that they can set up businesses on, and grow crops on, their opportunities and capabilities remain severely impaired. Despite the steps in the right direction, failures at the state level to recognize the importance of equal access to resources like property muted alleviation of gender inequality.¹²

New land policies in the last two decades reveal the importance of providing access to land and security of tenure to increase wages and self-employment for women. From Kenya's land registry that could be used to monitor land transfers and distributions to land Boards in Botswana and land commissions in Niger, the development of rural agriculture is both an economic and political imperative. However, the economic weight of the rural sector goes beyond agriculture and most of these activities e.g., access to minerals and water remain far from reach.

In addition to legal and policy failures, corruption remains a major driver of poverty at the local level. In 2002, the Lesotho High Court handed down bribery convictions for two companies that had procurement contracts from the World Bank loans. Acres International a leading Canadian company and Lahmeyer International German company. Penzhorn, the Chief Prosecutor for the Lesotho government told the foreign relations Committee of Lesotho to prosecute corruption. However, testimony revealed that the World Bank did little to correct corruption except to debar offending companies from future contracts. Corruption at this scale ensure exploitation, particularly of vulnerable populations like women and children. It also misuses aid and financial funds that should be earmarked to reduce poverty and empower women.

International

Structural Adjustment Policies (SAPs) are one of the most notable policies implemented by the IMF in the 1980s whose impact continues to be felt across many developing countries today. Structural adjustment policies and their impact on poverty is not gender neutral. Neoliberal policies, known as the Washington Consensus, spearheaded by IMF have led to the feminization

¹² UN women report ([link](#))

of poverty in many countries going through debt recovery from the late 1980's to the current post- covid debt restructuring arrangements. The Food Price Crisis of 2007-2008 was a case study of the lasting impacts of these SAPs. Following liberalization of agriculture, there was a drastic shift away from the production of food crops particularly by small farmers, most of whom were women. Rural women account for one in four people on earth and on average for nearly half the agricultural labor force in developing countries. Even though the policy was supposed to provide these women access to markets with higher profitability crops, it left them destitute in two ways (1) the inputs to produce the high profits crops offset any money they made; (2) they were left without food. "Women come under more pressure to provide good meals with less food and feel the stresses of coping with their children's hunger most directly." The impact of the neo-liberal policies was once again borne primarily by the most vulnerable of populations.¹³ Focusing on monetary policy instead of a more contextual and holistic understanding of poverty, adversely impacted those who needed the most help. A focus on a corporate definition of reform and globalization ended up disenfranchising and starving the women of the developing world.

Similarly, it is also argued that structural adjustment policies led to families pulling girls out of schools and women cutting back of food in sub-Saharan Africa. SAPs that were introduced to induce development, the mere fact that they resulted in declining education spending and attainments particularly for girls is a strong argument in their disfavor. UN studies have found that since 1980 there has been a slowdown in the rate of improvement in the ratio of female to male enrolment. During adjustment in Cote d'Ivoire in the 1980s, fewer women were completing secondary school than before. In Ghana, even though on paper everyone has free education, women have seen a stagnant enrollment status since 1980s. Similar cases of stagnant or adverse education for young girls were seen in Nigeria, Niger, Guatemala, and Zimbabwe as well.

Creating policies and solutions to poverty, be it national or international, that do not account for lack of opportunity and access to resources and are blind to the impact of gender have led to the feminization of poverty. Even as countries redouble their focus on gender equality, we need to build in a gender perspective to our approach to development.

III. Adding a gender perspective to policies and economic opportunities

¹³ National Library of Medicine, Botreu et al. ([link](#))

Eradicating gender inequality requires addressing poverty from a gendered perspective. It is that nexus of civil and political rights, economic, social and cultural rights within a leadership paradigm that we need to focus on at CSW 2024. This focus includes two key aspects – (1) monetary access, specifically financing opportunities for women to promote economic opportunities; and (2) laws and policies that account for the embody the spirit of “development as freedom.”

There is a clear and proven connection between gender equality and macroeconomic growth.¹⁴ Using national budgets to promote gender equality and the participation of women in financing activities e.g., banking, seed funding, micro loans etc. serve as a self-reinforcing mechanism of growth. A nexus of individual contributions in the form of educational and healthcare payments, government contribution through opportunity building programs, and international support for development across the globe is required to provide the requisite support.¹⁵ Gender equality interventions should receive appropriate funding priority for nations in addition to efforts for lowering poverty rates.¹⁶ An estimated \$6.4 trillion per year is needed across 48 developing countries, covering nearly 70 per cent of the population in developing countries, to achieve gender equality in key areas, including in the goals to end poverty and hunger, and to support more equal participation of women in society by 2030. At the moment there is a shortfall of over \$360 billion per year. However, financial support alone will not empower women – a key aspect of poverty alleviations. There is a need for targeted intervention to achieve parity in participation of women in financial systems, a metric that has remained historically low.

A new study at the IMF finds that greater inclusion of women as users, providers, and regulators of financial services would have benefits beyond addressing gender inequality.¹⁷ For example, women merchants who opened a basic bank account tend to invest more in their businesses, while female-headed households often spend more on education after opening a savings account. Greater financial inclusion of women, measured as access to a bank account and access to credit cards, has a positive effect on economic development.¹⁸ However, despite these

¹⁴ IMF ([link](#))

¹⁵ Grown, 2006; UNDP, 2004

¹⁶ Mariama Williams et al OECD ([link](#))

¹⁷ IMF Study ([link](#))

¹⁸ Laura Garcia et. Al. ([link](#))

economically established connections, progress remains slow. A mere 17% of the inventors in international patents in 2022 were women, compared to 83% men – a stark reminder that we are far from achieving Goals 5 or 9 under the Sustainable Development Goals. This lack of participation of women in industry, innovation and infrastructure stems in part from lack of financial investment in women as well as lack of participation of women in financial systems.

Participation in financial systems furthers the freedom of women – to choose what to do with resources that have accumulated. In 2021, in developing regions, only 68.5% of women had access to a financial account. This disparity gets to the heart of what Amartya Sen argued - that we should approach political freedoms and civil rights not through the means of eventually achieving them (GDP growth) but as a direct good in their own right. Freedom is also good because it creates growth. Participation in financial systems, actively receiving funding for their growth allows women to enjoy the good that is freedom and development.

In his 1981 book, “Poverty and Famines” Sen posits that starvation is not caused by a lack of physical availability of food, but rather by a function of lack of access to food. Sen argues that ownership of food is one of the most fundamental property rights. Sen claims “[n]othing is as important today in the political economy of development as an adequate recognition of political, economic and social participation and leadership of women. This is indeed a crucial aspect of “development as freedom.” Even as we need to actively increase women’s access to freedom through financial systems, we need to create guardrails that can ensure that women continue to have access these opportunities and to resources when systems are under strain. To meet Target 5.1 of the Sustainable Development Goals, there is a need to dismantle discriminatory legislation and pass laws and policies that are gender based and actively address gender equality. We can strive for women’s equal access to land tenure, marital property, inheritance, heads of household, banking credit and financial inclusion, including access to venture capital and seed money, but this is insufficient without a solid foundation of rule of law, including access to justice for women. Article 13 of the CEDAW must be at the heart of these policies and should involve the social benefits that help provide a safety net for those most at risk of poverty.

IV. Conclusion/ Look Forward

The feminization of poverty over the last three decades has been a complex process driven by local institutional failures, what Dr, Jim Yong Kim, calls “corporate led economic globalization,”

the view of poverty as purely a monetary plight, and legal systems, and policies that did not account for the disproportionate burden borne by women. Despite the progress in our understanding of poverty as a multidimensional challenge that encompasses freedom, rights, and opportunity, our ways to measure poverty remain archaic. Even against these primarily monetary metrics, the progress remains underwhelming. As we reach the halfway mark to 2030, a benchmark year in the eradication of gender inequality under the Sustainable Development Goals adopted in 2015 by member states, policies like SAPs and land reforms, that continue to be a part of the corporate led economic globalization policies and have failed to improve living conditions and health outcomes among the poor, remain prevalent. At this time, we must find answer to questions like - how can we change this paradigm? What targeted and gender-based policies and laws can countries adopt to undo the impact of SAPs on young girls? How can land reform incorporate aspects of water, minerals, natural resources, and trade and climate crisis to address the feminization of poverty? Are any reforms going to reach their full potential without addressing the prevalence of corruption, a powerful tool in the war on poverty?

A gender-based approach to both financial inclusion and legal policies is necessary to accelerate the development of women. We must challenge the idea of poverty alleviation and gender equality as meeting the bare minimum survival needs. Instead, we need to strive for a betterment of social, economic, legal, and political freedoms and rights as fundamental aspects of poverty alleviation and gender parity. Through targeted improvements in financial participation, backed by laws and policies that enshrine Article 13 of CEDAW at their hearts, we can accelerate the movement for gender equality and reach the Sustainable Development Goals we have set for ourselves by 2030.