GENDER CHARACTERISTICS OF POVERTY WITH EMPHASIS ON THE RURAL SECTOR

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1. Introduction

1. In recent years, there has been an unprecedented amount of interest in women in development as evidenced by the plethora of investigations and research projects in this area culminating in the Fourth World Conference on Women held at Beijing, China in 1995. These efforts are designed to sensitize policy makers of the importance of mainstreaming gender concerns in their development agendas. Even though research on poverty is gaining momentum, in Sub-Saharan Africa (SSA) the effort to disaggregate data by gender has been inadequate and inconsistent. This report is aimed at contributing towards efforts being made in the analysis of poverty and gender.

2. The concept of gender is used to refer to the culturally specific patterns of behaviour either actual or normative which may be attached to the sexes. In other words, when speaking of gender, the fundamental meaning of gender is the relation between men and women and the resultant division of labour and responsibilities, as opposed to characteristics of male/female which are genetically determined and largely universal.

3. A major concern of this report is to examine the extent to which the concept of feminization of poverty is a reality in SSA. In order to test this hypothesis one has to look into the different characteristics of poverty, including the sex of the household head; the income of the household; and/or consumption expenditure; the age of the household; family size; education level of the head of the household; female /male enrolment ratios; type of employment; marital status; access to productive assets such as land, oxen etc.; and access to credit. Due to the limitations of the available data set all the above information is not readily available, thus the results are limited to consumption expenditure of the household to determine the poverty line and consequently the head-count ratio, and the education level by gender, employment by head of household and the population by gender and age group.

4. In the past, development policies in developing countries have focused on urban areas and those sectors of the economy assumed to be dynamic and responsive to change - e.g., the industrial sector with capital-intensive technologies. The severe neglect of the agricultural sector in many parts of Africa has resulted in critical food shortages in countries that were once food self sufficient. This is also the sector where the labour of rural women is most applied, and where, in a large number of countries women are the predominant producers of the food for household consumption.

International conferences and meetings have addressed the issue of poverty, the prominent ones being the Rio Conference on Environment and the Cairo Conference on Population, but the conference that attempted to address the pivotal issue of human development in a comprehensive manner was “The World Summit for Social Development”, held in Copenhagen, Denmark from 6-12 March 1995. Heads of State and Government, adopted a declaration and Programme of Action
that placed the needs and aspirations of people at the centre of the development process and countries committed themselves to the goal of eradicating poverty "as an ethical, social, political and moral imperative of human-kind". This summit was designed to reinforce the symbiotic relationship between people centered development and sustainable human development. Declaring the year 1996 as the "International Year for the Eradication of Poverty" was a direct result of this conference. Likewise, the General Assembly of the United Nations declared 17 October 1996 as the International Day for the Eradication of Poverty, throughout the World, as poverty had become a big challenge to humanity despite the unprecedented advances scored in science and technology. As some nations were achieving high standards of living, many others, indeed most developing countries, were trapped in a vicious circle of abject poverty.

5. Globally, efforts to reduce poverty in the 20th century have yielded dramatic results, as indicated by improvements in human and social welfare indicators such as school enrolment ratios, improved life expectancy at birth, improved health services, food and nutrition, water and sanitation, shelter, and the like. However, these achievements notwithstanding, a quarter of the world’s population still lives in severe poverty and deprivation indicating extreme inequalities in incomes and opportunity structures which are a manifestation of failures in government policies to eradicate poverty (Human Development Report, 1997).

6. In analysing poverty many attempts have been made in different fora to decipher and understand its different characteristics, but the challenge still remains in addressing the crucial issue of gender characteristics of poverty especially within the rural setting. It is important to concentrate on the rural sector because the majority of the population of SSA live in rural areas and because poverty is a rural phenomena in SSA (see WB 1997a, p 29.). This does not mean that urban poverty is less severe, in fact the specificity of poverty in Africa, especially in the least developed countries is that it is also an urban phenomena although most of the poor are in the rural areas.

7. The objective of this study is to provide a quantitative analysis of available information on SSA rural poverty and to examine the incidence of poverty among male and female headed households using the household as a unit of analysis. The literature suggests that female headed households are predominantly poorer than male headed households, thus the main objective of this study is to quantitatively assess the incidence of poverty by gender in the rural sector of a sample of countries in SSA and contribute factually to this current debate.

8. After this brief introduction, the paper is organized as follows: section 2 gives a brief overview of poverty conditions of SSA. Section 3 provides a brief literature review on gender and poverty while section 4 discusses the data sources and the methodology used. Section 5 reports the empirical findings and section 6 concludes the study.
2. Poverty in SSA

9. Orientations in development thinking are constantly shifting and these shifts in economic and social development theorizing has affected the economies of the developing regions. Thus, since the 1970s the trend has been to analyze how development has impacted on human basic needs. In addition to researchers who have addressed different issues of measurement of poverty, the multilateral institutions concerned with issues of long-term socio-economic development have also begun to address the question of human development in their policies and programmes. The pioneering multilateral agency which was consistently concerned with poverty is the ILO, perhaps followed by FAO, IFAD and others. The World Bank’s interest heightened in poverty issues and it devoted its 1990, World Development Report to an analysis of “Poverty” thereby accelerating interest in poverty research agenda. Since 1990 UNDP came to play an important role in policy advocacy regarding human development in general through its Human Development Report. In this respect UNDP developed a series of social indicators such as the Human Development Index (HDI), Human Poverty Index (HPI), Gender-Related Development index (GDI), Gender Empowerment Measure (GEM) and devoted it’s 1995 Report to Gender concerns. The IFAD study on "The State of World Rural Poverty, A Profile of Africa " of 1989, was a major contribution to data generation in this area and was devoted to gender analysis of rural areas.

10. In the context of this high level international concern about poverty issues, poverty is recognized to be a multifaceted phenomena that defies simple characteristics and definition. Despite such wide recognition, and for purposes of analytical focus, there exist some attempts at defining poverty. Sen (1987) defines poverty as lacking the ability to function. According to Sen what is important for the purpose of measuring welfare or well being are the ideas of capability and functioning: to live long, have enough to eat, being healthy and being educated. Despite the attractiveness of Sen’s fundamental ideas on well being, they have not been operationalized for empirical use as yet. For empirical work, the most widely used definition of poverty uses a money metric concept. For the purposes of this study, poverty is defined in terms of the inadequacy of income or more generally of disposable resources to support a minimum standard of decent living. “Poverty” can be said to exist in a given society when one or more persons do not attain a level of material well-being deemed to constitute a reasonable minimum by the standards of that society (Ravallion 1992).

11. Using the above definition and in assessing poverty condition of SSA, the World Bank (1997) reports that "... on average, 45 to 50 percent of Sub-Saharan Africans live below the poverty line—a much higher proportion than in any region of the world except South Asia. In 1993, an estimated 40 percent lived on less than a dollar (US) a day. At least 50 percent of these people are from five East African countries and Nigeria. Also, the depth of poverty - that is, how far incomes fall below the poverty line—is greater in SSA than anywhere else in the world." The report indicates unequivocally that the development effort of many
sub-Saharan African countries have not shown any substantial improvements during the last 20 years. Low growth in income is evidenced by the fact that between 1970 and 1992 average per capita GDP grew by only $73 in relation to purchasing power parity (PPP), while South Asia’s per capita GDP increased by $240 and East Asia’s by $900. in 1970 these regions had comparable figures (WB, 1997).

12. The slow growth of per capita income in Africa is partly explained by the region’s high population growth rates. The population growth rate of Sub-Saharan Africa exceeds that of any other developing region, ranging from 2.3% in the 1970s to 3.0% in the 1980s. Projections indicate that between 1994 and 2025 population growth rate in SSA will only decline to 2%, per annum. It is also expected that the population will more than double by 2025. Another feature of the African population is the youthfulness of the age structure, where almost 50% of the population are below 15 years. This is a constraint on the economic performance of the region as it exerts an enormous amount of pressure on social infrastructure especially education, health and employment.

13. The decadal behaviour of inequality as reported by Deininger and Squire (1996) in Ali and Thorbecke (1997) shows interesting results. According to these results SSA inequality declined over the period 1960-1980 (from a Gini of 49.9% in 1960s to an average Gini of 43.46% in the 1980s) but in the 1990s it increased to an average Gini of 46.95%. The overall distribution scenario in most SSA countries indicates income inequalities to be more extreme than any other region.

14. SSA consists of predominantly agrarian societies. Analysis using urban and rural poverty lines per country shows that in all cases the percentages of the poor in the rural areas is greater than in the urban areas (for more detail see World Bank 1997:29).

15. It is estimated that close to a billion of the world’s poor live in rural areas and their number is steadily increasing. It is estimated that they now encompass almost one fifth of the entire global population. In SSA, in 1988, it was estimated that the percentage of the population living below the poverty line was 60 per cent. Even though SSA is not the largest region demographically, the downward pull of poverty is perhaps most pervasive. (UN 1996).

16. Ali and Thorbecke (1997) report that at the beginning of the 1990s rural poverty in SSA is found to be very wide spread where 59% of the rural population is below the poverty line. A poverty-gap of 27% reflects the depth of rural poverty and the severity is reflected by a squared poverty-gap ratio of 16%. Even though the general picture hides country variations, the above description of poverty in SSA shows a grim reality which calls attention for immediate policy considerations.
3. Gender and Poverty

17. An emerging paradigm since the late 1970s is that there is a gender dimension to poverty namely that women are more disproportionately represented among the poor than their male counterparts and are also more exposed to the process that creates poverty. It is observed that women are marginalized in practically in all spheres of production, because they are not recognized as equal and full partners in socio-economic life due to cultural factors in certain societies. Lack of access to productive resources and services is proposed to be a major reason why women are more likely to become poor. Central to the empirical content of this paradigm is the definition of "female headship".

18. The term "female-headship" varies depending on the writer (see, for example Valery, (1996) and Jackson, 1996)). More generally Buvnic and Gupta (1992) note that additional terms that include women-maintained, women-led, mother-centered, single-parent, or male-absent rather than woman-headed are needed to more accurately describe different households and family configurations. The objective of enhanced accuracy in defining the relevant terms is not only important for analytical clarity but also to differentiate women-headed households for targeting and policy formulations. Since different authors define female-headed households differently, Jackson, (1996) cautions that the situation of female-headed households is geographically variable and difficult to generalize.

19. Despite the above noted problems regarding the definition of female headship for the gender analysis of poverty, it may be instructive to review briefly the most recent results in relating to the gender dimension of poverty. Such results are reported by the Institute of Social Studies Advisory Services (ISS,1996), which undertook an evaluation of the World Bank's poverty assessment reports conducted in 26 SSA countries. The most important results of this evaluation as they relate to poverty and gender are reported below.

a. Incidence of Poverty

20. Recalling the definitions of de facto and de jure female headed households, and noting that countries in southern Africa exhibit similar patterns of migration to the Republic of South Africa, it is reported that in such countries (e.g. Zimbabwe and Lesotho) de facto female headed households in rural areas are less likely to be poor than male headed households due to the influence of male remittances. In Lesotho on a de jure basis, female headed households have a higher incidence of poverty while in Zimbabwe urban female headed households are more likely to be poor than others. The explanation for this is that de jure households and the female headed households may not have access to a man's income.

21. In urban Comoros, Malawi, Namibia, Rwanda, and the Seychelles, the available evidence indicates that female-headed households are more vulnerable to poverty. Other results confirm this finding of vulnerability of female headed
households for Benin, Rwanda, Kenya and Sierra Leone while for Cape Verde, Mauritania and Uganda the determining factor for vulnerability was found to be remittances. Female headed households in Guinea-Bissau have lower poverty head-counts than other households, and female headed households also spend more on food and other child related expenditures, thus generally children from these households are nutritionally well taken care of.

22. Generally it was found out that gender segmentation and sex discrimination in labour markets, as documented in Cameroon, will mean that female headed households, and women within households, bear a disproportionate amount of the burden resulting from deficient labour market demand.

23. A general result established for observed inequalities in education in SSA is that girls are less likely to be sent to school than boys, especially to secondary schools. Exceptions to this general result are reported for Benin, Lesotho and Rwanda.

24. Women in many countries have inadequate access or no access to land or productive factors such as, animals, tools and implements, agri-service and technology because of traditional or customary law. Evidence from Benin, Cameroon, Rwanda and Guinea-Bissau show that women have virtually no rights in land. Land ownership and access is determined by a complex and evolving interaction of legal and customary law. While women can inherit land few of them do.

25. In Africa, women's access to and ownership of land varies from country to country and between various ethnic groups in the same country, but as a whole women do not own the land they cultivate. In most African societies, socio-cultural traditions and economic necessity have always meant a significant role for women in agriculture. Women are responsible for food production in much of Africa. They work both in the family plot and as wage labourers. And yet, in many part of Africa, women do not have legal control over the land they farm, even in female-headed households.

26. Although, women constitute 80% of food producers, past policies have undermined their traditional land rights. Land Reform programmes made the problem worse by allocating land ownership to men. In addition to lack of access to land women also lack other assets which results in their labour productivity being lower than men's. In most cases they lack access to similar education, extension services, farm inputs and credit. Even among households recognized as female-headed, few had access to land in their own right. In Burkina Faso until the mid-1980s, all new tenancies were given to men despite women's responsibility for growing all the family's subsistence food. In Kenya, a woman has access to land only if she has a living husband or son.

27. Because women often do not have the necessary collateral they are unable to benefit from or gain access to credit facilities. There are numerous country studies indicating women's limited access to credit i.e. Guinea-Bissau, Benin,
Senegal, Malawi, Kenya, Uganda and Namibia. And yet, the available literature indicates a high female credit repayment rate in those cases where they have had access to credit.

28. In conclusion the ISS report states that while gender is frequently discussed in the assessments of poverty profile in SSA its full implications are rarely understood. The authors of the report conclude that, what is apparent from the majority of the assessments is that, to understand the dynamics of poverty requires a great deal more attention to gender bias as a factor inhibiting growth.
4. Data and Methodology

4.1. Source and Nature of Data

29. The data used in this paper is taken from the World Bank (1997), "African Development Indicators, 1997. Household Welfare Indicators: A Survey of Selected Countries". The data-set provides the latest available information from household surveys carried out at the country level. The three household surveys types are household Budget surveys (HBS), Integrated Surveys (IS) or Living Standards Measurement Surveys (LSMS), and Priority Surveys (PS). The data provides standardized household welfare indicators for 17 Sub-Saharan countries. This study carried out analysis for 16 of the SSA countries. The table shows the countries used in this study, the year of the survey and type of survey conducted in the country.

Table (1). Survey types and year by country.

<table>
<thead>
<tr>
<th>Country</th>
<th>Dates of Surveys</th>
<th>Type of Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burkina Faso</td>
<td>1995</td>
<td>Household Priority Survey</td>
</tr>
<tr>
<td>Central African Republic</td>
<td>1993</td>
<td>&quot;</td>
</tr>
<tr>
<td>Cote d'Ivoire</td>
<td>1995</td>
<td>&quot;</td>
</tr>
<tr>
<td>Gambia</td>
<td>1993/94</td>
<td>Household Integrated Survey</td>
</tr>
<tr>
<td>Ghana</td>
<td>1992</td>
<td>Living Standards Survey 3</td>
</tr>
<tr>
<td>Guinea</td>
<td>1993/94</td>
<td>Household Integrated Survey</td>
</tr>
<tr>
<td>Guinea-Bissau</td>
<td>1991</td>
<td>Household Priority Survey</td>
</tr>
<tr>
<td>Madagascar</td>
<td>1993</td>
<td>Household Integrated Survey</td>
</tr>
<tr>
<td>Niger</td>
<td>1993</td>
<td>Household Budget Consumption Survey</td>
</tr>
<tr>
<td>Nigeria</td>
<td>1992</td>
<td>Consumer Expenditure Survey</td>
</tr>
<tr>
<td>Senegal</td>
<td>1991</td>
<td>Household Priority Survey</td>
</tr>
<tr>
<td>Sierra Leone</td>
<td>1989/90</td>
<td>Survey of Household Expenditure and Household Economic Activities (SHEHEA)</td>
</tr>
<tr>
<td>Tanzania</td>
<td>1993</td>
<td>Human Resource Development Survey</td>
</tr>
<tr>
<td>Uganda</td>
<td>1993</td>
<td>Integrated Household Survey</td>
</tr>
<tr>
<td>Zambia</td>
<td>1993</td>
<td>Household Priority Survey II</td>
</tr>
</tbody>
</table>


30. The data set provides quintile information at the national, rural and urban levels on welfare indicators which are grouped into five classes: demographic (population below 15 years, number of households and average household size), education and literacy (net primary enrollment, net secondary enrollment and
literacy rate) household structure (male headed households, female headed households, educational level of head and sector of employment of head), household expenditures (per capita expenditure, poverty line and food share in total expenditure) and household amenities (type of fuel for cooking, access to safe sanitation and access to water). The unit of measurement is the household, and the following definitions have been used in this study as provided by the World Bank with the data set:

**Household** is defined as a group of people related or unrelated to each other, living in a dwelling unit or its equivalent, eating from the same pot, and sharing common housekeeping arrangements;

**Monogamous male headed** refers to a male-headed household having no more than one spouse;

**Polygamous male headed** refers to a male-headed household with more than one spouse. Differences exist in the way in which countries define polygamous households depending, in some cases, on whether or not the wives live under the same roof;

**Single male headed** refers to a male-headed household where the head is either divorced or has never been married;

**Defacto female headed** refers to a household where the husband is not present and the wife is head by default and the main decision maker in his absence;

**De jure female headed** is a single female-headed household where the head has never been married, is divorced or widowed.

31. Expenditure information is reported by the World Bank in local currency units for the year of the survey. To be able to compare countries this study uses expenditure information based on purchasing power parity (PPP) in dollars as reported by Ali and Thorbecke (1997). Further, it is to be noted that the World Bank uses an ad hoc procedure for determining poverty lines as equal to 0.67 of the reported mean expenditure. In this paper we use an admittedly equally ad hoc procedure of an estimated equation of poverty lines for a sample of developing countries. Such procedure also allows a comparison between countries.

32. With the World Bank data set as described above, the most important characteristics of rural SSA are summarized below (see Ali, et al, 1997). The total population for 1993, in the sample countries is 278 million which is about 47 percent of the total SSA population. The rural population in the sample countries is 191 million which is 69 per cent of the total population of the sample. The sample shows that the ratio of female to male population is almost equivalent, with variations between countries, i.e some countries have a high female population ratio i.e 57% of the population are female and some countries have a female population ratio of 46%. But overall it can be said that female and male population are almost equal in the sample SSA countries. Another significant characteristic of the rural population is that it indicates a fairly young population with 48% being below 15 years.
33. SSA rural sectors are characterized by fairly large households with an average size of 5.46 persons per household but there are a lot of variations between countries: for example the largest household size is reported for the Gambia with 11.4 persons and the lowest for C.A.R with 4.5 persons, Ghana 4.6, Nigeria 4.8, Uganda and Madagascar 4.9 persons each.

34. The majority of the heads of households in rural SSA, 77%, are employed in "agro-pastoral activities" as the principal occupation, which shows a high degree of reliance on the agricultural sector for livelihood. The rural sector also is underprivileged with a literacy rate of 40%, access to sanitation to only 55% of the population and only 11% of the population have piped water. The overall picture hides variations between countries thus in rural Cote d'Ivoire 38% of the population has access to piped water, which is the highest percentage in this sample of countries, while in Guinea and C.A.R only 1% and in Guinea-Bissau, Tanzania and Uganda only 2% of the rural population have access to piped water.

35. Educational attainment shows in most countries that the female population is at a disadvantage. Literacy rate: In all countries, except Burkina-Faso, the percentages show that more males are literate than females. Looking at educational achievement, Kenya and Tanzania have the highest rates in this sample of countries, with a rural literacy rate of 71% and 70% respectively, with 81% and 80% rates for males and 63% and 62% for females respectively. Guinea ranks as the lowest in educational attainment with a total literacy rate of only 10%, male literacy rate of 23% and female literacy rate of only 1%, Guinea-Bissau is the second lowest with 12% literacy rate; male 22% and female 4%.

36. Generally at the different educational levels show that the rural sector is neglected. Net Primary enrolment: Even though males enrolment is slightly more than the female enrolment it nevertheless shows that in almost all countries the female/male ratio does not have a lot of discrepancy. Special mention must be made for Kenya where the female enrolment is slightly more than the male enrolment. The net primary enrolment is 42.5 per cent; net male primary enrolment 46.4 percent while net female primary enrolment is 39.9 per cent. Net Secondary enrolment: In this category the female enrolment is lower than male enrolment figures. The average net secondary enrolment for males is 31.3% while it is 20.6% for females. The dispersion between countries ranges for female from a high of 75% for Kenya to a low of 1% for Senegal. The male ratios show a high of 81% for Kenya and a low of 4% enrolment for Senegal. The rural sector in SSA, shows a vast need in terms of building up its educational facilities especially at the higher category.

37. The above paints a picture of a rural setting that is disadvantaged in almost all amenities which has young population which does not have access to education, therefore the dependency ratio on families is very high. The rural sector shows a higher share of poverty as it has the majority of the population living in the rural areas, which is related to the neglect of the agricultural sector due to inadequate investment in rural development.
4.2 Methodology of the Study

38. The FGT measure of poverty is said to be additively decomposable and we use this property in measuring poverty between male and female headed households for selected SSA countries, for which the relevant data is available.

The FGT index is specified as

\[ P_\alpha = \frac{1}{n} \sum_{i=1}^{q} \left( \frac{z - y_i}{z} \right)^\alpha \]

where,

- \( n \) = total number of household in population
- \( q \) = the number of poor households
- \( z \) = the poverty line for the household
- \( y \) = household income

39. A number of well known poverty measures are obtainable as a special case of the above index depending on the values given to \( \alpha \) which is the inequality sensitivity parameter. i.e. is when \( \alpha = 0 \), **Head count** ratio given as \( H = P_0 = \frac{q}{n} \). \( \alpha = 1 \), it reduces to the **Poverty gap** or \( P_1 \) which measures the intensity of poverty. when \( \alpha = 2 \), \( (P_2) \) measures the severity of poverty, whereby the poverty gaps of the poor are weighted by those poverty gaps in assessing aggregate poverty. As \( \alpha \) increases more and more weight is given to the poorest. The FGT index is subgroup decomposable. This is useful in analysing the effect of changes in subgroup poverty on total poverty.

40. This paper uses the **Head-count** ratio \( H \), as the measure of poverty. One reason for this is the data set we are using which does not give the necessary details of expenditure by the head of household i.e. by female or male headed households. The level of expenditures is given by quintiles and is not differentiated by gender.
41. As is well known the Head Count Ratio is the most commonly used poverty index and is defined as the fraction of the income-receiving unit below the poverty-line. The index measures how widespread poverty is. For the purpose of the analysis in this paper we note that the head count ratio could be decomposed for gender sensitive analysis as follows:

\[ H = \frac{H_m + \beta H_f}{n} = \beta \frac{H_m}{n_m} + (1 - \beta) \frac{H_f}{n_f} \]

**\( n \)** = total number of people (population)
**\( n_m \)** = total number of male population
**\( n_f \)** = total number of female population
**\( q_m \)** = the number of poor male headed households
**\( q_f \)** = the number of poor female headed households
**\( q_m/n_m \)** = the ratio of poor male headed households out of the total male headed households.
**\( q_f/n_f \)** = the ratio of poor female headed households out of total female headed households.
**\( H_m \)** = Head-count male (i.e male headed households below the poverty line).
**\( H_f \)** = Head-count female (i.e female headed households below the poverty line).

42. Using the World Bank data set to estimate the incidence of poverty among male and female headed households in the 16 countries in SSA. On the basis of the expenditure quintile for male headed and female headed households we estimated the head count ratio for each group using country-specific poverty lines in PPP dollars as noted above.

43. The head-count or households below the poverty line was calculated. The next procedure was calculating the female/male heads of households in each quintile, whose expenditure was below the poverty-line. Thus after this procedure, it was possible to get the ratio of poor female headed households out of the total female headed households and the poor male headed households out of the total male headed households.

44. The details of the procedure are reported in annex table (A.1). The head-count ratio for female and male headed households is calculated as well from the data. The percentage of poor male headed households out of the total male headed households and the percentage of poor female headed households out of
5. Empirical Findings

45. This section reports the most important findings of applying the above method of explaining the gender dimension of poverty as reported in annex table (A.1). The poverty measurement used is the head-count ratio which measures the proportion of the population below the poverty line. The household divided by male/female heads is the unit of measurement.

46. The overall scenario from the results obtained indicate that rural African poverty is widespread, where on average 59% of the total rural population is found to live below the poverty line of $ 26 per month per person in 1993. This average picture hides a lot of variations between countries as captured by the reported standard deviation. The range is from 35% for Ghana, with the least rural poverty and C.A.R with 78% ranks as the country with the worst rural poverty. The distribution of the sample with respect to the reported mean head-count ratio of is such that eight countries have a ratio greater than the mean (Central African Republic: 78%; Zambia: 77%; Sierra Leone: 71%; Guinea Bissau: 68%; Burkina Faso: 68%; Tanzania: 67%; Guinea: 61% and Niger 60%).

47. In the context of this widespread rural poverty in SSA we now look at the gender dimension. A summary of relevant information is reported in Table (2), while the details are provided in annex Table (A.1). According to the information we have an average of 19 per cent of the households are headed by females (n_f) and the rest are male headed households (n_m). In the study female head includes both the "defacto female heads" and the "de jure female heads". When taken at country level, it is shown that the range for female headship varies among the different countries. The highest percentage of female headed households is found to be in Guinea-Bissau (43%), followed by Kenya(32%), Ghana (29%), Uganda (25%), Zambia(25%) and Central African Republic (24%). On the other hand the lowest percentage of female headed households is recorded for The Gambia (3%) followed by Burkina Faso (8%).
Table (2): Rural Poverty in SSA: Summary of Results

<table>
<thead>
<tr>
<th>Indicator by Gender</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1-\alpha$ ($q_f/q$)</td>
<td>16.79</td>
<td>15.01</td>
<td>2.19</td>
<td>42.57</td>
</tr>
<tr>
<td>$H_f$ (%) ($q_f/n_f$)</td>
<td>60.77</td>
<td>11.62</td>
<td>39.55</td>
<td>80.12</td>
</tr>
<tr>
<td>$H_m$ (%) ($q_m/n_m$)</td>
<td>47.73</td>
<td>15.51</td>
<td>22.50</td>
<td>73.91</td>
</tr>
<tr>
<td>$H = q/n$</td>
<td>1177.31</td>
<td>1555.5</td>
<td>28.71</td>
<td>6570.30</td>
</tr>
</tbody>
</table>

Source: Annex Table (A.1.)

48. The most important result of this analysis is that percentage of poor female headed households from total female headed households ($H_f = q_f/n_f$) is about 39 per cent, while among the male headed households from total male headed households ($H_m = q_m/n_m$) it is about 56 per cent. No country in the sample has a percentage of more poor female headed households as compared to male headed households. Only Guinea-Bissau, has comparable figures, i.e., 69% poor male headed households out of total male headed households, as compared to 68% poor female headed households out of total female headed households. The variations between countries is shown by the magnitude of the reported standard deviations. The minimum and maximum values as reported in Table (2) above is a testimony to the dispersion of results among countries.

49. Further, the distribution of the countries of the sample with respect to the reported mean head-count ratio ($H_f = q_f/n_f$) is such that seven countries lie above the mean of 47.73% (Zambia: 73.91%; C.A.R: 69.32%; Guinea Bissau: 67.88%; Sierra Leone: 64.28%; Tanzania: 57.86%; Kenya: 55.11% and Madagascar: 50.73%). On the other hand countries with the lowest percentages of poverty among female headed households are for Ghana 22.5%; Senegal 29.72%; Cote d'Ivoire 29.98% and Nigeria with 30.27%.

50. Comparing the results of poor FHHs with the total FHHs ($q_f/n_f$) as compared with poor FHHs out of total poor households ($q_f/q$) the latter has a mean of 15.43% and the range is from a high of 42.57% (Guinea Bissau) to a low of 2.19% (Gambia). These percentages are much lower than the percentages when we compare head-count ratio of poor FHHs out of total FHHs. The variation is due to the fact that only 19% of the households are female-headed.

51. Similar analysis of comparison between MHHs (i.e $q_m/n_m$ compared with $q_m/q$) shows a high percentage range a maximum of 80.12% (C.A.R) and a minimum of 39.55% (Ghana and Cote d'Ivoire). The mean for this sample is 60.8% and a reported standard deviation of 11.62. As compared to the FHHs all the statistics for poor MHHs are above the poor FHHs (see Table (2); except for the standard deviation). But the variation between results is higher for FHHs than MHHs.
52. In conclusion from the results obtained in the analysis of the 16 SSA countries the evidence shows that the percentage of poor female headed households among the total female headed households do not show higher percentages than poor male headed households among the total male headed households. Thus it cannot be said that the prevalence of poverty is higher in female headed households are poorer than male headed households. The t-test conducted showed that the results were statistically significant at the 5% level. Our findings are supported by other authors who state that though FHHs are poorer than MHHs in other regions most exceptions were from SSA, namely, Botswana, Ghana, Malawi, Kenya, where FHHs have more of a tradition due to matrifocal ethnic groups (Kennedy, (1992) cited in Handa (1996).

53. A significant measure of poverty was the poverty-gap which could have shown how far a households income is below the poverty line. This would have shown the difference in income between male and female headed households, but this exercise was not possible due to the limitations of the available data. Another approach would have been to analyze intra-household consumption expenditure to see the female share. Even in well to do households female members could be at a disadvantage.

54. Similar study carried out for Addis Ababa, Ethiopia, shows that female headed households are not prevalent among the poor, thus for targeting purposes it would be misleading to target women headed households only, but it would be useful to target in enhancing female enrolment especially at the secondary level.
ADDIS ABABA, ETHIOPIA

Poverty Comparison

In Addis Ababa, based on total poverty line, 60 per cent of the population have consumption expenditure below the stipulated minimum level. Given the arbitrariness in defining any poverty line, we consider different poverty lines. Even based on food poverty line which is designed to measure the level of food poverty, 44 per cent of the population is unable to meet at least their food energy requirement. The population below the 10 per cent poverty line can be considered as ultra-poor (see Annex 9 for summary of recent estimates of poverty in Ethiopia).

The poverty indices computed based on different poverty line exhibit higher poverty incidence in FHHs (see Table 5.12). All poverty measures show that the difference is not statistically significant. Thus, the notion that female-headed households are often poorer than those headed by males is not accepted in Addis Ababa.

Targeting and Simulation Results

Some poverty alleviation programme will specifically be targeted to poor households based on some proxy variables, because it is difficult and costly to assess the households’ standard of living accurately. Therefore, programmes are designed to reach households or individuals with characteristics known to correlate strongly with poverty. Female-headed households are often used as criterion for eligibility of such programmes. Here, we examined female-headed households and other variables to know how well these variables serve as a proxy for poor households in targeting programmes.

The result shows that in Addis Ababa, FHH, is not a useful proxy for welfare level in targeting programme. If residence in FHHs were used as the targeting criterion, the programme reaches 43 percent of the poor if food poverty line is used and only 40 per cent in the case of total poverty line. Similarly, unemployment is also not a useful proxy.

In general, given the arbitrariness in determining poverty line, poverty is a serious problem both in female and male heads of households that require due attention from policy makers and other organization who strive in combating poverty. But the notion of higher poverty incidence in female headed households compared to male headed households is not accepted in Addis Ababa. However, household size and education proved to have independent impact in determining the welfare level of the household.

6. Concluding Remarks

55. The general picture that has emerged from the analysis of the 16 SSA countries is that rural poverty is prevalent and that it has all the characteristics that impede development in this agrarian sector. For development to take place the concerted effort of government to reform this sector is necessary to help both men and women. Even though our findings point to the fact that female headed households are not more represented among the poor, we nonetheless want to point out the fact that in education attainment there should be more focus to enhance female enrolment especially at the secondary level.

56. One consequence of the multifaced nature of poverty is that many distinct definitions of poverty exist. These definitions do not select the same people as poor, thus specific policy targets must have their poverty measures that allows for a comprehensive description of poverty in all its aspects, otherwise policies to reduce policy are prone to errors.

57. The general assessment suggests that female in most African societies lack endowments and exchange entitlements which their male counterparts have; they are less able than men to translate labour into income, income into choice and choice into personal well-being (Kabeer, N. 1996). Unless labour time spent by women in making a living and caring for the family is reduced, labour intensive growth will not benefit women. because they do not have the extra time. In conclusion the words of Kabeer are fitting to conclude this paper, not all women are poor and not all poor people are women, but all women suffer from discrimination.
## Annex

Table (A.1) Head Count Ratio, Percent of Poor Male/female Headed Households of the Rural Population.

<table>
<thead>
<tr>
<th>COUNTRY</th>
<th>HEAD-COUNT RATIO (HI = q/H1)</th>
<th>NO. OF HOUSEHOLD (H1)</th>
<th>NO. OF POOR HOUSEHOLD (H2)</th>
<th>No. of Female Headed HHIS (Nf)</th>
<th>No. of Male Headed HHIS (Nm)</th>
<th>NO. OF POOR FEMALE Headed HHIS (%Nf(H2/Nm))</th>
<th>NO. OF POOR MALE Headed HHIS (%Nm(H2/Nm))</th>
<th>% POOR FEMALE Headed HHIS of TOTAL POOR HHIS (%H2/H1)</th>
<th>% POOR MALE Headed HHIS of TOTAL POOR HHIS (%H2/H1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BURKINA FASO</td>
<td>67.97</td>
<td>973</td>
<td>652.71</td>
<td>78</td>
<td>607</td>
<td>33.51</td>
<td>5.06</td>
<td>94.91</td>
<td>70.14</td>
</tr>
<tr>
<td>C.A.R.</td>
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<td>466</td>
<td>361.48</td>
<td>111.84</td>
<td>254.16</td>
<td>77.72</td>
<td>21.50</td>
<td>78.50</td>
<td>80.12</td>
</tr>
<tr>
<td>CÔTE D'IVOIRE</td>
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<td>1300</td>
<td>530.20</td>
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<td>314.4</td>
<td>48.02</td>
<td>18.75</td>
<td>81.25</td>
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</tr>
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<td>31.0</td>
<td>26.71</td>
<td>3.52</td>
<td>19.19</td>
<td>0.63</td>
<td>1.91</td>
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<td>157.28</td>
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<td>56.70</td>
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<td>GUINEA-BISSAU</td>
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<td>28.74</td>
<td>42.57</td>
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<td>64.72</td>
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<td>KENYA</td>
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<td>2332.16</td>
<td>1281.64</td>
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<td>762.84</td>
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<td>332.40</td>
<td>15.11</td>
<td>12.13</td>
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<td>2085.72</td>
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<td>163.35</td>
<td>16.79</td>
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Calculation based on World Bank (1999).
## Table (A.2). Characteristics of the African Rural Sector

<table>
<thead>
<tr>
<th>COUNTRY</th>
<th>Total Rural Population ('000)</th>
<th>Female-Headed HHIS (%)</th>
<th>Household size (persons)</th>
<th>Literacy Rate (%)</th>
<th>Male Literacy Rate (%)</th>
<th>Female Literacy Rate (%)</th>
<th>Employment head (%) in Agric</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burkina Faso</td>
<td>7865</td>
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<td>8.1</td>
<td>4.0</td>
<td>2.0</td>
<td>6.0</td>
<td>86.0</td>
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<tr>
<td>C.A.R</td>
<td>2085</td>
<td>24.0</td>
<td>4.5</td>
<td>30.0</td>
<td>47.0</td>
<td>14.0</td>
<td>82.0</td>
</tr>
<tr>
<td>Cote d'Ivoire</td>
<td>7418</td>
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<td>5.4</td>
<td>33.0</td>
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References


Institute of Social Studies. (1996), Poverty in Sub-Saharan Africa. What can we learn from the World Bank’s Poverty Assessments?, Institute of Development Studies advisory Service, the Institute of Social Studies, the Hague.


