PART 4
Understanding the links between gender inequality and women’s vulnerability to rural poverty and risks

KEY OBJECTIVES:
To explore in more detail the main factors that contribute to, and exacerbate, rural women’s vulnerability to poverty and other crises; understand how determinants other than gender (e.g. age and the different stages in a woman’s life cycle, household composition and social identity) compound and influence poverty among rural women; and understand why women and men experience and respond to crises differently.

IMPORTANT NOTE:
The information in this section can both inform, and serve as a basis for, a gender-sensitive poverty and vulnerability analysis, as discussed in Technical Guide 2, Part 1.
4.1 Gender-specific dimensions of rural poverty and vulnerability

Women’s experiences of poverty in rural areas are multidimensional and dynamic. Figure 4 presents a framework for considering how gender inequality, through a complex set of factors and processes, contributes to, and exacerbates, rural women’s vulnerability to poverty and crises.

Structural causes (e.g. discriminatory socio-cultural norms, gender roles and practices) lie at the root of women’s vulnerability to poverty and risks. These structural causes, which lead to gender-based exclusions and discrimination that affect rural women’s well-being and their capacity to achieve an adequate standard of living, operate through four intermediary drivers:

i. limited access to the productive resources and support required to generate income,

ii. gender barriers in access to decent rural employment,

iii. rural women’s disproportionate work burdens and time poverty, and

iv. limited voice and agency in decision-making at the household and community levels.

Different moderating factors, such as age, life-cycle vulnerabilities, household composition and social identity, may further aggravate women’s disadvantages and welfare insecurity, and contribute to a number of outcomes related to poverty and vulnerability. The intermediary drivers and moderating factors are considered in the next two sections.

Figure 4: Framework for understanding the links between gender inequality and rural poverty

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4.1.1 Intermediary drivers of poverty

Limited access to productive resources and services required for income generation

In rural areas, access to and control over productive resources (e.g. seeds, inputs, land, water, livestock, and financial and extension services) and access to markets are critical to increasing and/or diversifying agricultural productivity, raising incomes, ensuring food security and building resilience. However, in many settings, discriminatory laws, policy strategies and practices, and socio-cultural attitudes, including a lack of recognition for women’s key roles in agriculture, put severe constraints on rural women’s ownership and control over productive resources and services (FAO, 2016a).

Although there are large variations across countries, women are generally less likely than men to own and inherit land, and women’s rights to water are often less secure than those of men (Meinzen-Dick et al., 2017). For example, in Nigeria, women are sole owners (with the right to sell) of only 8 percent of all plots, while men are sole owners of 71 percent (FAO, 2016a). In most countries, female-headed households are five to ten percent less likely to have access to credit and savings services (FAO, 2011; Petrics et al., 2015). Only five percent of all extension resources are directed toward women and tailored to their needs (Petrics et al., 2015).

Consequently, women have fewer capabilities to expand their production and/or diversify into more profitable and resilient activities to increase their income. If rural women had the same access to productive resources as men, they could increase yields on their farms by 20 to 30 percent, with significant payoffs for improved food security and nutrition, human well-being and productivity (FAO, 2011; World Bank, 2012). A lack of access to affordable agricultural credit and insurance also hampers women’s ability to invest and adopt new farming practices, technologies and services (e.g. crop diversification, climate-smart techniques) that can reduce their vulnerability and protect them against environmental shocks.

As a result, poor rural women are frequently locked into subsistence agriculture, and their livelihood strategies have very limited earning potential (FAO, 2015; Winder and Yablonski, 2012). Limited control of household resources and assets, including land and housing, can lower rural women’s social status in the family and weaken their bargaining power when decisions are being made in the household and community.

Gender barriers in access to decent rural employment

Decent employment¹⁴ is a critical means of increasing the incomes of poor people, protecting them from shocks and moving them out of poverty. However, the choice of jobs available to poor rural women and men is generally very limited. Rural women face additional gender-based discrimination in rural labour markets. Within the agriculture sector, much of the work done by women consists of self-employment on family farms often without pay (FAO, 2016b). Globally, a quarter

¹⁴ Decent rural employment refers to any activity, occupation, work or business performed for pay or profit by women and men, adults and youth, in rural areas that respects core labour standards, provides an adequate living income, entails an adequate degree of employment security and stability, and promotes access to adapted technical and vocational training (FAO, 2015).
of all women are unpaid family workers (ILO, 2016). In wage work (both on- and off-farm), rural women tend to be disproportionately concentrated in informal and ‘vulnerable’ employment. These poor quality, irregular jobs require little skill and offer low pay and very limited or no social security (ILO, 2016; FAO, 2016). In 142 countries, women are overrepresented in the lowest-paid occupations (ILO, 2016).

Various gender-related constraints limit rural women’s opportunities to participate in secure and decent employment.

- Women have disproportionate domestic and care responsibilities. This work burden is compounded by an absence of child-care services, poor infrastructure and a lack of safe public transport in rural areas.
- Gender-based occupational segregation partly related to socio-cultural stereotypes limits the types of jobs that are considered suitable for women and men. In some countries, women are discouraged or legally restricted from paid work or confined to a narrow range of agricultural tasks (World Bank, 2015).
- Rural women often have limited education, low literacy levels and mobility constraints. Rural women, particularly women who belong to an indigenous minority group, may also face language barriers to join labour market.

By engaging in informal and precarious types of work, women are less able to benefit from secure incomes, basic social or legal employment protection, and access to social security (Ulrichs, 2016). This exposes them to ‘working’ poverty, financial dependence and potential exploitation and abuse from employers. Being less able to contribute to SP benefits, rural women are also more vulnerable to poverty in old age. Economic insecurity limits women’s options outside of marriage and can trap them in highly dependent and exploitative marital and community arrangements (Chant, ed., 2010). Additionally, when household income falls below sustenance levels, to ensure their family’s survival, women are often forced to undertake ‘distress-driven’ work, which can affect their health, physical security and socio-economic advancement (Hunt and Samman, 2016).

**Women’s disproportionate work burdens and time poverty**

Women in rural areas face excessive work burdens. They commonly assume the bulk of domestic and care duties, which covers a wide range of tasks, including cooking, cleaning, food preparation, caring for children and other family members (e.g. the sick and the elderly), collecting fuelwood and fetching water. Rural women also engage in productive activities in the agriculture sector and provide support to the community.

Men also take on household and community tasks (e.g. home construction and maintenance, agricultural work for domestic production, and specific pastoralist roles). In most countries, however, men and women exhibit significantly gendered differences in time use. Time-use surveys from Latin America and sub-Saharan Africa demonstrate that the overall time dedicated to household work (paid and unpaid) is always higher for women than men. The situation is particularly extreme in certain settings, where environmental stresses linked to climate change, or social changes, such as male migration, are adding to women’s burdens in obtaining food for the household and maintaining income security (Grassi, Landberg and Huyer, 2015).
Women’s work burdens result largely from a combination of interrelated factors.

- Socio-cultural norms generally dictate that women take primary responsibility for unpaid domestic and care work. Typically, men are legitimately excluded from practical involvement in these tasks. Women may also lack agency to negotiate with male counterparts for a more equal distribution of work responsibilities (FAO, 2015).

- Rural communities generally lack social and care services. People in need of care must be nursed by their families, and this responsibility generally falls on the female members of the household (Chopra, 2014). Evidence from time-use surveys conducted in China, Mexico and the United Republic of Tanzania show that women do not reduce their work during pregnancy, which affects the health of the mother and infant (Peterman et al., 2013). Single-parent families with significant labour constraints, and female caregivers in households with many dependents/children have disproportionately high work burdens.

Excessive work burdens, and the resultant time poverty, impose significant limitations on agricultural productivity, and may also inhibit women’s full participation in paid work. More broadly, time poverty affects women’s quality of life, puts their health at risk, and constrains their access to other important entitlements, such as leisure, education and social networking. Rural women’s participation and uptake of SP may also be affected by their work burdens related to time and opportunity costs (see Part 5).

Women’s time poverty often has a negative effect on household welfare, and is particularly detrimental to children. Children, particularly girls, are the primary helpers in household chores, especially in relatively labour-constrained households. This often harms their educational prospects, which reduces their employment opportunities and increases the likelihood that they will remain trapped in poverty as adults (FAO, 2016a). Even very young children take on gender-assigned responsibilities. For example, girls tend to look after younger siblings, prepare meals and fetch wood, while boys assist with productive activities and farm work. In this way, potentially harmful behaviours and gender stereotypes are reinforced over time, and perpetuate the unequal, gendered division of labour from one generation to the next.

Limited voice and agency in decision-making at household and community levels

The socio-economic status of poor women within the household and community varies depending on the specific context. Generally, however, rural women tend to have more limited voice, agency and bargaining power than men. They are also frequently prevented from playing an active role in politics and community life, and have less influence than men in decision-making processes in rural organizations. A FAO analysis of women’s participation in producer organizations has identified several constraints to women’s participation, including: socio-cultural norms, work burdens, women’s (relatively lower) status and position in the community, lower educational levels, limited access to assets and resources, and rules of entry to organizations (Kaaria et al., 2016).

Limited voice and unequal intrahousehold bargaining power may reduce women’s ability to influence decisions regarding household consumption, production, employment and investments; and inhibit them in asserting their rights and claims over household assets and entitlements (de la O Campos, 2015). A weaker
bargaining position within the household may also hinder women’s access to and control over SP benefits, even when women are the principal recipients (de la O Campos, 2015; Pavanello et al., 2016).

Exclusion from social networks and low political representation in community life and rural institutions also present major limitations on women’s abilities to access resources, credit, markets and support. During periods when they face shocks and stresses, this social exclusion can undermine their resilience. For example, during the selection of public works assets, women may not have the voice or power to advocate for priorities that meet their own needs (e.g. the construction of water-provisioning infrastructure). Finally, an inability to engage in collective action can bar them from taking advantage of important opportunities for social empowerment, and advocating for greater gender equality in the community and within broader political structures (Domingo et al., 2015).

4.1.2 Moderating factors and their role in influencing poverty and vulnerability for rural women

Women are not a homogenous group. Their experience of poverty and vulnerability varies widely depending on a range of demographic and social factors. Gender discrimination may aggravate other existing disadvantages. The key moderating factors include:

- **Age and the lifecycle**

- **Women’s marital status and household composition**

- **Social identity markers**

**Age and the life cycle**

Women and men face different types of risks, which change across the main stages of the life cycle: childhood, adolescence, working age and pregnancy, and old age (Newton, 2016).

For example, girl children and adolescent girls are at risk of suffering from malnutrition, obtaining insufficient schooling, being obliged to enter into an early marriage and becoming pregnant at an early age. All of these social and economic vulnerabilities affect their development and have important implications for their future earning potential and socio-economic empowerment (Harper, Jones and Watson, 2012). Boys living in extremely poor rural households may be more vulnerable to harmful forms of child labour. They may be more likely than girls to perform agricultural tasks, such as livestock herding, and take up dangerous employment in the fisheries sector. Engaging in these activities may have serious consequences for their education, health and safety.

Working-age women are vulnerable to income insecurity, malnutrition and ill health. Their vulnerability is likely to increase during pregnancy and childbearing, and if they separate from or divorce their husbands. As the main care providers for family members who become ill, adult rural women shoulder disproportionate work burdens. In rural areas, limited access to care and health services and higher levels of extreme and chronic poverty, which preclude women from hiring support, magnify these vulnerabilities (Gavrilovic and Jones, 2012).
Rural women are susceptible to poverty in old age. They typically live longer than men and have limited access to assets and jobs in the rural labour market suitable to their age, skills and physical status. They also have limited access to contributory social security, as they have less opportunity to save for retirement during their working years (Ulrichs, 2016).

FURTHER ACTION: A gender-sensitive life-cycle analysis can help map and understand the various risks and sources of vulnerability for women and men at different stages in their lives; and the transfer of gender inequalities over time and its implications for perpetuating poverty. This information is essential to inform SP programme design.

Household composition and women’s marital status

A woman’s exposure to poverty and the type of risks she may face depend largely on the composition of her family/household. Household composition includes the number of dependents, the household labour capacity, and the women’s marital status (e.g. whether woman is a single parent, divorced or widowed, or married and lives with a male partner in a nuclear and/or extended/polygamous family). Households may include multiple generations and multiple women with different ranks and levels of authority, as well as men and children of different status.

It is very important to consider these intrahousehold factors. They help determine a woman’s social and economic status within the household; her opportunities to access resources and her ability to generate income; and the organization of caregiving responsibilities and related work burdens and time poverty (Chant, ed., 2010).

For example, single women who are the heads of households often face different types and levels of vulnerabilities compared with women living in ‘male-headed’ households. Living without a male partner (and his earnings) may exacerbate income poverty for female heads of households and other family members. In this situation, woman may have to cope not only with diminished income, but with labour constraints that preclude the expansion of farm production, and difficulties in balancing activities to generate income with the demands of domestic work and care giving. As their marital status changes, women, particularly abandoned, widowed or divorced women, may suffer greater social marginalization and stigma, and be at greater risk of losing of property rights and assets.

Women living in male-headed households, including nuclear families, extended families and polygamous arrangements, may also be vulnerable to intrahousehold inequalities in access to resources and services. They may lack voice and agency, which increases the potential risks of spousal conflict, coercion or even domestic violence. The welfare of females in male-headed households is a relatively neglected policy and research area.

FURTHER ACTION: More efforts are needed to understand how intrahousehold gender relations and household composition vary in different contexts; how these relations affect household members as individuals, both in economic and social terms; and what the implications are for SP programmes in terms of their outcomes related to the reduction of poverty and vulnerability at the individual level.
Social identity markers

Gender discrimination may also intersect with other forms of social exclusion and discrimination. In particular, indigenous and ethnic minority groups, marginalized castes, women affected by (HIV/AIDS) and/or disabilities, and displaced populations are likely to suffer additional barriers to overcoming poverty and vulnerability. FAO research on indigenous women in several countries with significant indigenous populations has highlighted their ‘triple burden’ of discrimination, which is based on ethnicity, socio-economic conditions and gender. Indigenous women are often victims of inequality and violence both within and outside their communities (FAO, 2016a). Often isolated in remote areas with poor infrastructure, indigenous women are less likely to access government services, including health care, education, rural finance, rural networks and SP. Difficulties in accessing these services can be compounded by barriers related to illiteracy and linguistic differences (FAO, 2016; Molyneux and Thomson, 2012). Rural women can suffer stigmatization on the basis of their specific occupational roles, such as sharecroppers and landless wage labourers.

FURTHER ACTION: There is limited research on the links between gender inequalities, social identity and poverty. Further efforts are needed to establish an evidence base on this topic to inform SP programme priorities and design.

4.2 Are women and men affected differently by crises? Do they respond differently?

Crises and disasters in developing countries can have devastating effects on poor small-scale farmers, pastoralists, fishers and forest-dependent people. These groups are typically hardest hit by shocks and stresses (FAO, 2016; Winder-Rossi et al., 2017). Understanding the gender dimensions of crises is also critical. During a crisis, women and men (and boys and girls) are exposed to different types of risks and challenges. The specific coping strategies of men and women related to food security and nutrition may also vary.

Existing gender vulnerabilities women and men face are exacerbated in times of crisis

Evidence indicates that rural women and men can experience varying levels of vulnerability to the same shocks and stresses. These differing levels of vulnerability are a result of traditional gender roles and responsibilities, and differing capacities to cope with and respond to crises. These differences are linked to a number of factors, such as inequality in terms of skills, ownership of assets, and access to support and information (Quisumbing, Kumar and Berhman, 2017).

For example, during the 2007-2008 food security crises, poor female-headed households were 1.6 times more likely to be food-insecure than poor male-headed households. This situation reflects the fact that female-headed households spent a larger proportion of household income on food, had comparatively lower purchasing power, and had less capacity to increase food cultivation to meet household compared to male-headed households needs (FAO, 2011). FAO gender assessments of the Myanmar flood, the Nepal earthquake, and the El Niño event

15 In this document, the definition of crisis encompasses covariate shocks related to natural disasters, food price hikes and economic crises, and long-term stresses related to conflict, environmental degradation and climate change.
in the Sudan found that women and children suffered more from displacement, lower food consumption, reduced access to services and assistance, and loss of livelihoods (FAO, 2016a). Rural women were also more vulnerable to physical threats, including gender-based violence. These risks tend to increase during a crisis when traditional rural community protective mechanisms break down (FAO, 2016).

Women farmers are more exposed to climate risks than men for a number of reasons. Women tend to be more dependent on natural resources for their livelihoods. They also have fewer endowments and entitlements to help them absorb shocks, and less access to information and climate-smart agriculture technologies and practices that would enable them to adapt to climate change. Women are less mobile than men, which makes it harder for them to move away from affected areas (World Bank, FAO and IFAD, 2015).

Domestic and economic burdens caused by environmental degradation and the loss of natural resources that is associated with climate change often are disproportionately shouldered by women and girls. This greater burden is due to the fact that women and girls are often responsible for fuel and water collection, food preparation and other domestic purposes. As food and natural resources become more scarce, and competition for these resources increases within communities, the tasks of fetching fuel, water and food will become more time-consuming for women and girls. The longer distances they need to cover to gather these resources and the more intense competition for resources may expose women and girls to a heightened risk of gender-based violence and abuse (World Bank, FAO and IFAD, 2015; Jones and Stavropoulou, 2013).

Women and men often cope with shocks and stresses differently, and family coping mechanisms may have a harmful impact on women in particular

Poor households adopt various strategies to prevent, mitigate, cope and recover from the adverse effects of shocks. Coping strategies may include: drawing down savings; the distress sale of physical assets; utilizing formal and informal sources of credit for consumption; migrating for work; and tapping into social networks (de la O Campos and Garner, 2012). The coping strategies adopted by families in the face of shocks are often gender-specific and can lead to a disproportionate level of deprivation for rural women and girls.

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Similarly, due to lower bargaining power in the household, married women’s tangible assets, such as jewellery or small livestock, are more vulnerable to being sold in times of crisis than their husbands’ ‘lumpier’ assets, such as land, cattle or vehicles (Holmes, Jones and Marsden, 2009; Quisumbing, Kumar and Behrman, 2017). Distress sale of assets can be particularly harmful to rural women who already have very limited possessions, as it may deepen their financial dependence and increase their prospects for future poverty.

When men migrate, the woman becomes the de facto head of the household and must assume a higher proportion of work to compensate for the loss of labour.

Migrating to cities to look for employment is another important mechanism that rural households use to cope with crises. The data shows that men are more prone to labour-driven migration. However, the impacts of this strategy can still be gendered (de la O Campos and Garner, 2012). In some contexts, the domestic obligations of rural women and girls may limit their migration to temporary periods and they may have to remain relatively close to the homestead. When men migrate, the woman becomes the de facto head of the household and must assume a higher proportion of work to compensate for the loss of labour (de la O Campos and Garner, 2012). Male migration also has implications for agricultural labour and farm productivity. In some settings, women must wait for their husbands’ approval before making decisions, such as whether to plant a different crop or hire additional labourers (Coon, 2008).

FURTHER ACTION: As the magnitude and impact of shocks and stresses increase from climate change, environmental disasters and conflict, more and more households, and women and girls in particular, will become less resilient and more vulnerable to future shocks. This situation underscores the importance of building gender-sensitive, shock-responsive SP systems to address women and men’s specific needs during crises, and build their resilience and adaptive capacities to manage and recover from threats more effectively.

Summary questions

▶ Why are rural women more likely to be disproportionately vulnerable to poverty and risks than rural men?

▶ What are the key causes of rural women’s vulnerability to poverty and risks in your country?

▶ Give some examples of differences in coping behaviours adopted by rural women and men. Why is this the case? How do these strategies affect the well-being of women and men?

Exercise 3:
Assessing gender-specific effects of shocks and crises
(SEE ANNEX 1: LEARNING TOOLS)