

Measuring feminisation of urban poverty among domestic workers in Delhi, India

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Abstract

Poverty affects women more forcefully causing increased proportion as well as types of deprivations, a phenomenon called feminisation of poverty. Migration of rural poor to cities causes problems of its own, more so for the women. They come to cities in a bid to escape from rural unemployment and deprivation but lead insecure lives in the cities, exemplified by the urban domestic helps. The co-existence of feminisation and urbanisation of poverty affects the women and their families, particularly children, especially the girl child, who begins to experience deprivations in all its forms from a tender age. These reduced circumstances thus perpetuate across generations of poor urban women and entrap them deep in poverty.

The objectives of this study are two-fold. Scientific literature is scanned for indicators used to study feminization of poverty and the validity of these indicators in the given context is examined. Secondly, the study aims to explore the most relevant indicators through direct interaction with the target population. Existing literature on feminized poverty is replete with studies that have used household as the unit of observation. While there are strong justifications for the choice, this approach is unable to address the intra-household inequalities. This study therefore employs the individual woman domestic worker as the unit of observation. The survey method, using questionnaire is employed for collecting the primary data.

Keywords: deprivation, inequality, indicators, multi-dimensional poverty, sustainable development.

1. Introduction

The term feminisation of poverty owes its origin to Diane Pearce who in 1978 observed an increasing proportion of poor families maintained by women in 1978 compared to 1969. She termed this phenomenon “Feminisation of Poverty” and ascribed it to i) almost complete load of raising children on these women and ii) gender bias in the labour market [15]. However, this concept really gained traction at the Fourth UN Conference on Women in 1995 it was asserted that 70 per cent of the world’s poor were female. The conference adopted the Beijing Declaration and Platform for Action, which resolved to eradicate the ‘persistent and increasing burden of poverty on women’ as one of the critical objectives [2]. Feminisation of Poverty thus became a major theme internationally and poverty reduction began increasingly being viewed from the gender perspective.

Sylvia Chant summarises the three notions long associated with feminisation of poverty as first, that women are poorer than men; second, that the incidence of poverty among women is increasing relative to men over time; and third, that growing poverty among women is linked with the “feminization” of household headship [1]. Empirical research has produced sufficient evidence to challenge each of these premises on which the concept of feminisation of poverty was first built [3]. In fact, there is a lack of empirical data to suggest that the proportion of women among poor is anywhere near 70%, much less that it has been increasing with time [18]. Moreover, female-headed households tend to show-up as poorer on account of their smaller size when in per-capita terms they may actually be better off [4]. Nevertheless, the concept of feminisation of poverty is extremely relevant, having

moved beyond monetary assessments to embrace all forms of privations experienced by women. These gendered privations that form basis of feminisation of poverty have been described in detail by several scholars.

It is thus clear that there is no single definition of feminisation of poverty and consequently measuring it is equally, if not more complex a task. This study aims to enlist indicators to help measure feminisation of poverty relevant in the given context and among the target population. The paper is divided into four parts. The following section 2 describes in brief the methodology to be followed. Section 3 reviews the literature and details the various dimensions and definitions of the term feminisation of poverty, followed by its urban perspective. Next, section 4 is dedicated to the theoretical basis of measuring feminisation of poverty. It includes a description of different internationally recognised indices, their respective indicators, and a brief discussion on UNSDGs and their pertinence in the given context.

2. Methodology

The objectives of this study are i) to test the validity of commonly used indicators for feminisation of poverty in the given context and ii) to explore the most relevant indicators using bottom up approach involving direct interaction with the target group. The methodology used is therefore, two-fold. Secondary data is examined for fulfilling the former objective whereas for the latter, one primary data is collected and analysed.

The secondary data includes publications of scholars including Sylvia Chant, Sarah Bradshaw, Linneker, Naila Kabeer, Amartya Sen, Fukud-paar, Klasen, Narayan and Rakodi among others. In addition, several UN publications like UNRISD, UNDP and UN Women are referred and quoted in this research. These publications are accessed through the databases made available by the National University of Public Service and the CEU library.

The primary data is collected from a sample of 24 respondents among the domestic servants in Delhi. Sample is chosen using non-probability convenience sampling technique. Data collection tool employed is a questionnaire. The questionnaire has both open-ended qualitative as well as close-ended quantitative questions (Mixed method) that take into consideration the secondary data referred to above. The responses are analysed in order to arrive at a set of indicators from the grass-root level i.e. through direct interaction with the target group. The findings from secondary as well as primary research are analysed to validate the common indicators and to compile those most relevant to the target population.

3. Review of literature

This section reviews the scientific literature. I begin by examining the different views expressed by scholars while defining the term feminisation of poverty. Scholars with similar viewpoints are studied together in different groups to obtain a more structured assessment of the various dimensions of this concept. This is then followed by narrowing the focus to prevalence of this phenomenon in urban areas, with an overview of the issues involved therein.

3.1 Feminisation of poverty - a multi-dimensional concept

In the course of its evolution into a multi-dimensional concept, several inter-related explanations of Feminisation of poverty. One group of scholars attributes gendered privations to *lack of freedom*. The lack of freedom may originate from a lack of choices and opportunities [7], the lack of social and economic arrangements (for example, facilities for education and health care) as well as political and civil rights (for example, the liberty to participate in public discussion and scrutiny) collectively termed as capabilities [20]. The term “capabilities” is also used by Naila Kabeer to describe gender inequality in the fields of health, education, voice and representation among others [9]. Furthermore, Klasen argues in favour of Sen’s capabilities approach as “particularly suitable to capture the gender dimension of well-being” [11]. Lack of freedom from societal gender norms constrains women from translating income into voice and agency, leading to feminising “power poverty,” where women have limited control over household assets and decision-making [19]. Power poverty often translates into an inability “to negotiate obligations and entitlements in the household”. This, in combination with a self-sacrificing and altruistic nature of women, tends to overextend the range of roles and responsibilities of women compared to men, a phenomenon termed as “feminisation of responsibilities and obligations” [4].

The second group of scholars ascribe disproportionate prevalence of poverty among women to their general *lack of asset ownership* [13] [17]. These assets are broadly classified into household assets (which include natural, physical and human resources) and social assets. A lack of asset ownership causes vulnerability or an inadequate degree of “resilience and ability to respond to risks and negative changes (economic, environmental, social or political, including shocks, trends and seasonal cycles) and to opportunities” [17]. Taking the argument on asset ownership forward, Chant (2018) describes time as a “less tangible” asset. “While more and more women might be engaging in income-generating or “productive” activities, potentially reducing their income poverty, the fact that they generally have to combine productive activities with reproductive work means they are increasingly “time poor””[19].

The third perspective on factors contributing to feminisation of poverty is the *marginalisation* of women. Marginalisation or social exclusion means there are low levels of political participation of women and lack of social dialogue and the resultant voicelessness women experience [5]. The numbers of women active in women’s organizations, or even the numbers of active women’s organizations in a country, might be a far better indicator of women’s political participation than the level of formal female representation in elected bodies [24]. Nevertheless, many countries have taken affirmative measures including introduction of a quota for women in legislative houses. This is based on the premise that a greater representation of women among lawmakers would lead to legislation favouring women at large and contribute to gender equality.

Finally, the perspective having gained traction is the one that favours *centrality of gender* in all development issues including poverty alleviation. Such mainstreaming of gender recognises that female deprivation emanates from a gender related difference in the rights and privileges right from birth [8] and ensures that tackling feminisation of poverty

becomes central to the overall efforts at poverty eradication [9]. A right-based approach, backed by legal sanction has been recommended to put *gender equality* at the forefront of policy formulation and evaluation [14]. The mainstreaming of gender in academic as well as policy discourse is clearly evident from the unmistakable centrality that gender has been accorded in the UN Sustainable Development Goals for 2030, which will be discussed later.

It may be safe to state that the latter perspective subsumes the three mentioned prior. Moreover, these are not watertight compartments and there is some overlap. For example, inadequate representation or voice for women may be lack of freedom and inadequacy in terms of capability, by one group of scholars, while at the same time, it may be categorised as marginalisation by another group of scholars. Another extremely relevant point unveiled in the discussion above is the multiple dimensions along which poverty affects women. The literature reveals that women experience gender specific privations like lack of freedom from gender norms, time poverty, power poverty, lack of asset ownership and command and voicelessness to name some. A critical part of this study would be to validate the existence of these privations among the target group and to explore for any similar indicators of feminisation of poverty.

3.2. Urbanisation and feminisation of poverty

Feminisation and urbanisation of poverty are separate phenomena, but they converge and co-exist in a large section of the urban poor women. These women and girls are forced to live in urban slums or slum-like dwellings, leading their lives in poverty for successive generations, in subhuman conditions, with very little medical care, sanitation or security. Their work conditions are equally miserable with low-paid jobs and no job security. The domestic conditions are extremely challenging too with reproductive work and domestic chores their, not just compulsory but also exclusive responsibility and with a lack of control over even the frugal domestic resources. They are often at the receiving end of physical abuse. Socially they lack political voice and are conveniently bypassed by development in most of its forms including education for their children, particularly girls, who may start following their footsteps from an early age [10]. There is no dearth of targeted welfare measures in India for their upliftment. In fact there is the Ministry of Women and Child Welfare which is the apex body for formulation and administration of the rules and regulations and laws relating to women and child development. The welfare measures, however, either fail to reach them or are unable to make a difference in their lives. The target group of the present study is domestic helps in Delhi who typically exemplify feminisation as well as urbanisation of poverty and suffer from all the effects and consequences as described here.

There exists disproportionate prevalence of dismal state of existence of women among urban poor across and through successive generations. Their numbers keep swelling owing to a continuous stream of migrants pouring in from the villages in search of employment and the ever-elusive better life. Societal gender-based biases contribute in perpetuating such deprivations. It has been high on the agenda of successive governments at the central and the regional level to address this issue, but with little success so far. The issue of feminisation of poverty in urban centers is studied in the present research among domestic maid servants of Delhi with an express objective of exploring and recommending methods

by which the government is able to bring about gender parity thereby ensuring inclusive development in the country.

4. Measuring feminisation of poverty: Secondary data analysis

Before going into a detailed discussion on the measurement of feminisation of poverty, it is pertinent to make a distinction between the terms feminised poverty and feminisation of poverty. Whereas feminised poverty is a state of higher levels of poverty among women, feminisation is a process. As Medeiros and Costa aptly summarise, “by ‘higher levels of poverty’ we mean a higher incidence, intensity or severity of poverty at some point in time. The term ‘feminization’ relates to the way poverty changes over time, whereas ‘higher levels of poverty’ (which includes the so-called ‘over-representation’) focuses on a view of poverty at a given moment. Feminisation is a process, ‘higher poverty’ is a state. Being time-dependent, the first refers to a trend observed in the behaviour of poverty measures while the second is related to the levels of those measures at a single point in time.” [12].

Precise measurement of feminisation of poverty would thus require repeated observations on the target group for the same variables over short or long periods of time (i.e. comparing longitudinal data). Moreover, it would depend upon not only feminisation, but also poverty, which in itself is a complex, multi-dimensional concept, with varied definitions and with as often, different measurement approaches applying to a single definition [12]. There is thus an interplay of the multi-dimensional complexion of poverty and the various manifestations of gender-related inequalities including and in particular, intra-household inequalities, in real life. It is a demanding task to translate these dynamics into relevant indicators. There is paucity of data disaggregated by sex along with a similar lack of data with individuals within the household as the unit of analysis and the intricacies involved in collection of such data, making the task even more challenging [19].

Income is the most commonly applied indicator of poverty and feminised poverty is no exception. Income or the lack of it is not only the most visible; it is also the easiest to work with and to compute as well. However, some data like the one pertaining to assets may be available only at household level and it is difficult to break it down to individual level. Similarly it is difficult to estimate accurately, income that is variable. Moreover, there are other indicators that may confirm women’s relative deprivation far better e.g. voice, legal rights or freedom from violence and from fear to name a few [4]. Having said that, income, used in conjunction with others, serves as a useful indicator for evaluating feminisation of poverty.

There are a number of composite indices in use at the macro level to measure gendered deprivation. Two of the most widely used ones are GEM (Gender Empowerment Measure) and GDI (Gendered Development Index). These are devised by the UNDP and are used to rank all the countries on the parameters as mentioned below.

4.1 Gender-related Development Index (GDI)

The starting point of GDI is the HDI (Human Development Index). HDI has been developed on the premise that assessment of the development of a country should be based on the evaluation of the capabilities of its people and not economic growth alone. The

Human Development Index (HDI) is thus, a summary measure of average achievement in key dimensions of human development: a long and healthy life, being knowledgeable and have a decent standard of living [23]. The GDI adapts these parameters and the data for these is disaggregated to reflect the gender disparities. The corresponding dimensions of the GDI are:

- i. female and male life expectancy at birth,
- ii. female and male literacy rates, and female and male combined primary, secondary and tertiary enrolment ratios,
- iii. estimated female and male earned income.

(Source: UNDP (2002), p.222).

4.2 Gender Empowerment Measure (GEM)

The GEM aims to assess gender inequality in economic and political opportunities and decision making, through:

- i. The share of parliamentary seats occupied by women,
- ii. The proportion of legislators, senior officials and managers who are women,
- iii. The female share of professional and technical jobs,
- iv. The ratio of estimated female to male earned income.

(Source: UNDP (2002), p. 226).

The GDI measures the various outcomes of the inequality that prevails in the society or in the fore, words of Sylvia Chant, it “focuses on the costs of gender inequality for the aggregate human development (and well-being) of society”, [4]. On the other hand, the GEM “refers to the opportunities through which women are actually able to achieve equality with men” [4]. Thus, these are best employed as complementary tools in assessing the relative positions of different countries on feminisation of poverty.

While these composite indices certainly include some of the dimensions of gendered poverty, like disparities in education and expenditure on health, there remain several other dimensions like paid/unpaid work, time poverty, feminisation of responsibility etc., some of which have been mentioned before, which need to be included. Moreover, from the very design and form of these indices, it is clear that different sources of data need be employed in their construction. This drawback is addressed by the Multidimensional poverty indices (MPI) discussed next.

4.3 Multi-dimensional Poverty Index (MPI)

The Multidimensional Poverty Index (MPI) identifies multiple deprivations at the household and individual level in health, education and standard of living. It uses micro data from household surveys, and—unlike the Inequality-adjusted measures like HDI, GDI and GEM—all the indicators needed to construct the measure must come from the same survey [23]. The MPI uses the same three broad dimensions but unlike the above indices, each dimension is measured using more than one indicators, “giving equal weight to health (two indicators), education (two indicators) and standard of living (six indicators). The MPI uses a dual cut-off method. Within each indicator, a household is classified as deprived or not depending on whether it exceeds the relevant threshold. A household is classified as poor or not overall depending on whether it is deprived in at least 1/3 of the weighted

indicators”[16]. The MPI is an important tool for collection and collation of data at the household level. However, as it employs the cut-off method for data evaluation, it is as a consequence, insensitive to the extent of household deprivation whether falling below or above a pre-decided threshold level. Moreover, while the indicators chosen under the measure cover most aspects of gender poverty, certain important indicators of gender deprivation like freedom from violence and adequacy of time are left uncovered. In addition, being a household-level measure, the MPI is incapable of revealing intra-household gender deprivations [16].

To sum up, MPI is a landmark tool that enables effective measuring of deprivation, including gender-based deprivation at the household level. In order to address the gaps as indicated above and more, newer indices are developed. The Individual Deprivation Measure (IDM) is discussed below.

4.4 Individual Deprivation Measure

As the name suggests, IDM goes beyond the household and measures deprivation at the level of an individual. It employs participatory approach for arriving at a list of indicators for measuring multidimensional poverty. The IDM encapsulates and plots the data along two axes. The data on financial deprivation is plotted on the y-axis while that on 15 other dimensions of poverty is plotted on the x-axis. It is significant to note that material deprivation, although central to poverty measurement, is capable of overpowering one’s assessment of the other dimensions of poverty. Plotting these along y and x-axes respectively, facilitates examination of the relationship between these two forms of deprivation. As mentioned above, IDM employs participatory approach. The one or more indicators for each dimension are developed through interaction with participants experiencing poverty, in addition to inputs from the secondary data. These are then fine-tuned through expert consultation, to arrive at the final set of indicators against the respective dimensions under study [21] [16].

It may be seen that the Individual Deprivation Measure facilitates study of poverty in its multiple dimensions at the level of an individual and hence allows for examination of the intra-household distribution of deprivation, including gendered deprivation. Moreover, it follows a participatory approach towards selection of the dimensions and indicators. IDM adopts a flexible weighting scheme that is both inter-dimensional as well as intra-dimensional. In fact, the very nature of a participatory design makes it flexible and thus IDM can be adapted to suit a particular context.

IDM has examined various dimensions and indicators of poverty. As is mentioned above, these are developed through interaction with people who are the most affected by poverty. Besides this inclusive process, expert advice and search from the secondary literature is undertaken. The researchers list out 25 dimensions, which, through a scientific procedure, are finalised into 15 dimensions and their respective indicators [16]. These indicators and dimensions serves as a repository for the present research. Additionally, a comprehensive list of indicators is also available through a thorough analysis of the Sustainable Development Goals formulated by UNDP under their Agenda for 2030. These are discussed briefly below.

4.5 United Nations Sustainable Development Goals

The Sustainable Development Goals are at the heart of the 2030 Agenda adopted in 2015 by all the 193 member countries of the United Nations Organisation at the Sustainable Development Summit held at the UN Headquarters. Beginning with the Beijing Platform for Action in 1995, through the present, the traction gained by the term ‘Feminisation of Poverty’ in academic and policy circles the world over has succeeded in bringing gender inequality and gender-related poverty at the centre-stage (Chant, 2008 p 166). This is clearly reflected in the prominence accorded to gender equality in almost every dimension of the SDGs. In fact, while there is a stand-alone SDG – Goal 5 – to track gender equality and women’s rights, gender issues are clearly articulated through relevant indicators in an overwhelming number of the remaining 16 goals [6]. Progress on the 17 Sustainable Development Goals is sought to be tracked through 230 indicators. Table 1 below shows some of the indicators that are related to gender issues. These, just like the indices of measure of feminisation of poverty discussed beforehand, are useful pointers in selecting the relevant indicators for a gender-based study on deprivation like the present one.

In the current section, I have reviewed the relevant literature on various indices of measure pertaining to feminisation of poverty. This review has revealed the different dimensions of this construct as well as the indicators commonly used to assess those. The following section describes a pilot survey conducted on a small sample of 24 domestic servants employed in different households in West Delhi. The main purpose of this survey is to validate the applicability of the commonly used universal indicators to the specific target group in the present study. It further goes on to extract other indicators through an analysis of first hand interviews with the respondents. A compilation of the indicators most relevant to the present context will enable further studies on the different aspects of feminisation of poverty among domestic helps in India.

Table 1: SDGs and the gender-related indicators

Goal	Indicator(s)
Goal 1: End poverty in all its forms everywhere.	1.2.1 Proportion of population living below national poverty line, disaggregated by sex and age.
Goal 2: End hunger, achieve food security and improved nutrition, and promote sustainable agriculture.	1.2.2 Proportion of men, women and children of all ages living in poverty in all its dimensions as per national definitions
Goal 3: Ensure healthy lives and promote well-being for all at all ages.	2.2.1 Prevalence of stunting among children under 5 years of age
Goal 3: Ensure healthy lives and promote well-being for all at all ages.	2.2.2 Prevalence of malnutrition among children under 5 years of age.
Goal 3: Ensure healthy lives and promote well-being for all at all ages.	3.1.1 Maternal mortality ratio
Goal 3: Ensure healthy lives and promote well-being for all at all ages.	3.1.2 Proportion of births attended by skilled health personnel
Goal 3: Ensure healthy lives and promote well-being for all at all ages.	3.2.1 Under-five mortality rate
Goal 3: Ensure healthy lives and promote well-being for all at all ages.	3.7.1 Proportion of women of reproductive age (aged 15-49 years) who have their need for family planning satisfied with modern methods
Goal 3: Ensure healthy lives and promote well-being for all at all ages.	3.7.2 Adolescent birth rate (aged 10-14 years; aged 15-19 years) per 1,000 women in that age group
Goal 4: Ensure inclusive and equitable quality education, and promote lifelong learning opportunities for all.	Percentage of girls/young women above official age for last grade of each level of education who have completed the level, and female to male ratio.
Goal 4: Ensure inclusive and equitable quality education, and promote lifelong learning opportunities for all.	4.4.1 Proportion of youth and adults with information and communications technology (ICT) skills, by type of skill
Goal 5: Achieve gender equality and empower all women and girls.	5.2.1 Proportion of ever-partnered women and girls aged 15 years and older subjected to physical, sexual or psychological violence
Goal 5: Achieve gender equality and empower all women and girls.	5.2.2 Proportion of women and girls aged 15 or more subjected to sexual violence by persons other than an intimate partner
Goal 5: Achieve gender equality and empower all women and girls.	5.3.1 Proportion of women aged 20-24 years who were married or in a union before age 15 and before age 18.
Goal 5: Achieve gender equality and empower all women and girls.	5.4.1 Proportion of time spent on unpaid domestic and care work, by sex, age and location.
Goal 5: Achieve gender equality and empower all women and girls.	5.5.1 Proportion of seats held by women in (a) national parliaments and (b) local governments.
Goal 5: Achieve gender equality and empower all women and girls.	5.b.1 Proportion of individuals who own a mobile telephone, by sex.
Goal 8: Promote sustained, inclusive and sustainable economic growth,	8.5.2 Unemployment rate, by sex, age. (Females employed as a ratio of the

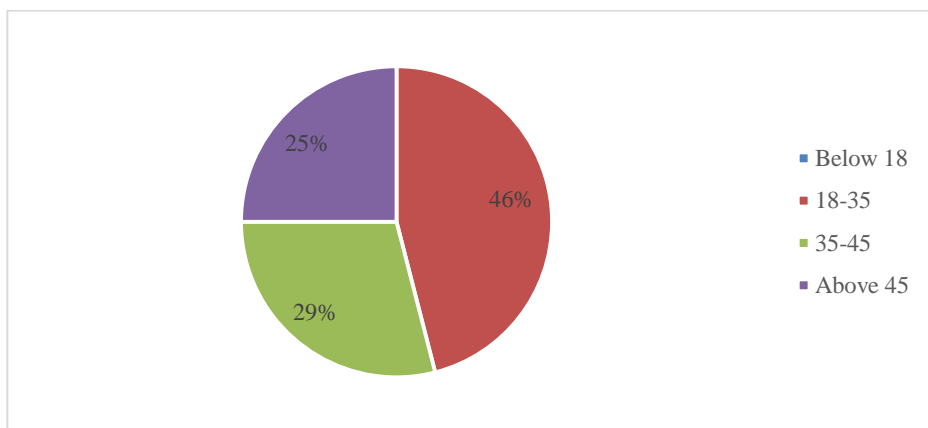
<p>full and productive employment and decent work for all.</p>	<p>working-age female population (15 to 59), and female to male ratio)</p> <p>8.5.1 Average hourly earnings of female and male employees, by occupation, age and persons with disabilities</p> <p>8.10.2 Proportion of adults (15 years and older) with an account at a bank or other financial institution</p>
<p>Goal 10: Reduce inequality within and among countries.</p>	<p>10.3.1 Proportion of population reporting having personally felt discriminated against or harassed in the previous 12 months on the basis of a ground of discrimination prohibited under international human rights law</p>
<p>Goal 16: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.</p>	<p>16.7.2 Proportion of population who believe decision-making is inclusive.</p> <p>16.9.1 Proportion of female children under 5 years of age whose births have been registered with a civil authority</p>

(Source: UN Statistics division; Open Data Watch)

5. Primary data: findings and analysis

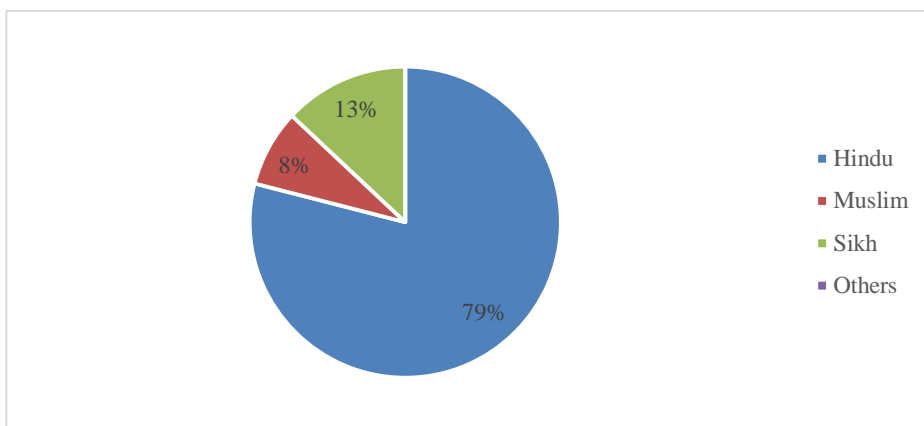
As mentioned in the previous sections, the primary data pertaining to this study is obtained by applying a mixed questionnaire that includes qualitative as well as quantitative form of questions. The sample size for this pilot study is 24. The respondents are chosen using non-probability convenience sampling method. The findings from this survey are mentioned below:

- i. Age of the respondents: Below 18 – None; 18-35 – 11; 35-45 – 7; Above 45 – 6



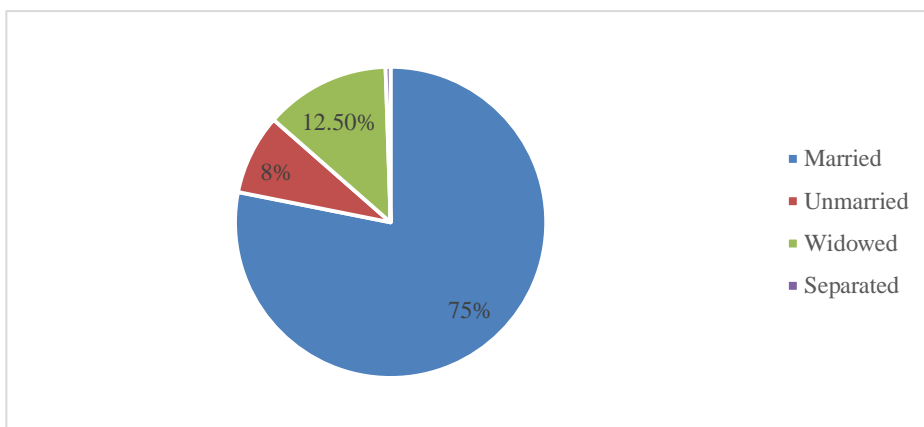
Interpretation: Small sample size, below 18 age group is unrepresented; however 18-35 and 35-45 age group is (rightly) well represented. They are mostly young mothers who experience feminized poverty in its many dimensions.

ii. Religion: Hindu – 19; Muslim – 2; Sikh – 3



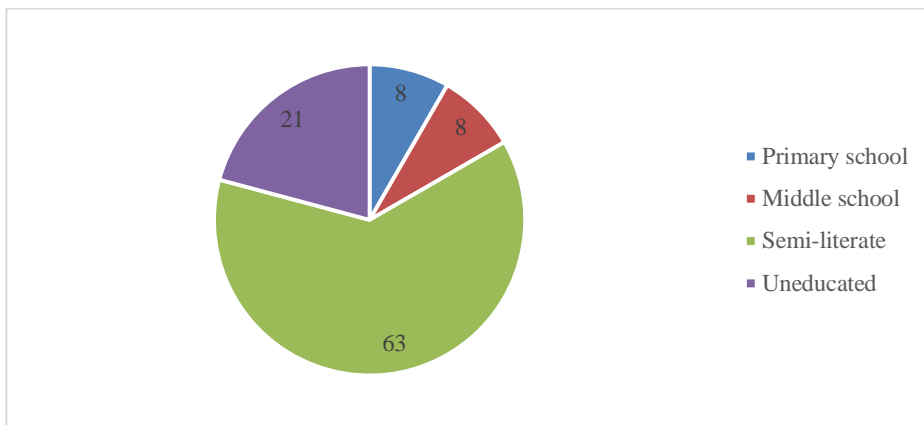
Interpretation: The sample correctly represents Hindus among the population, slightly underrepresents Muslims, while 13 % is an overrepresentation of the Sikh community. However, the present study does not interpret results segregated by religion, therefore it is not of much importance.

iii. Marital Status: Married – 18; Unmarried – 2; Widowed – 3; Separated – 1



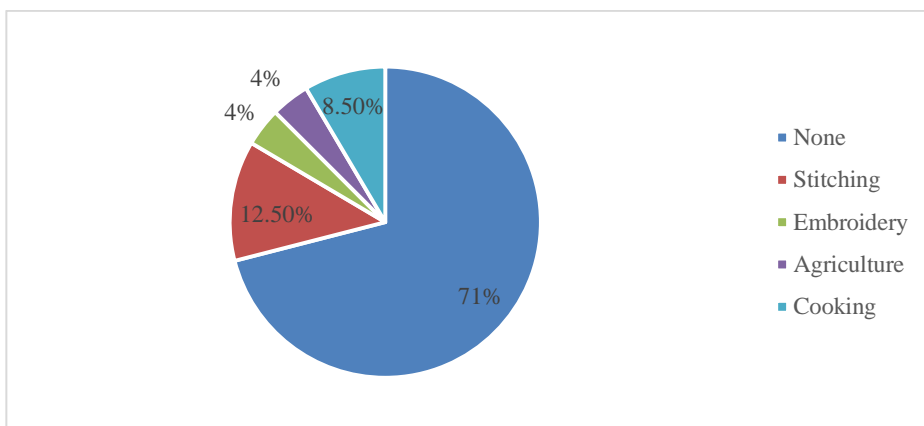
Interpretation: An overwhelming number of respondents are partnered, while there are those who are either separated, widowed or even unmarried. Marital status has a bearing on the headship of the household and that is evaluated in the later part of this section. It is also interesting to examine later on as to how marital status determines the experience of deprivation among women.

iv. Educational status : Primary school – 2; Middle school – 2; Semi-literate – 15; Uneducated – 5



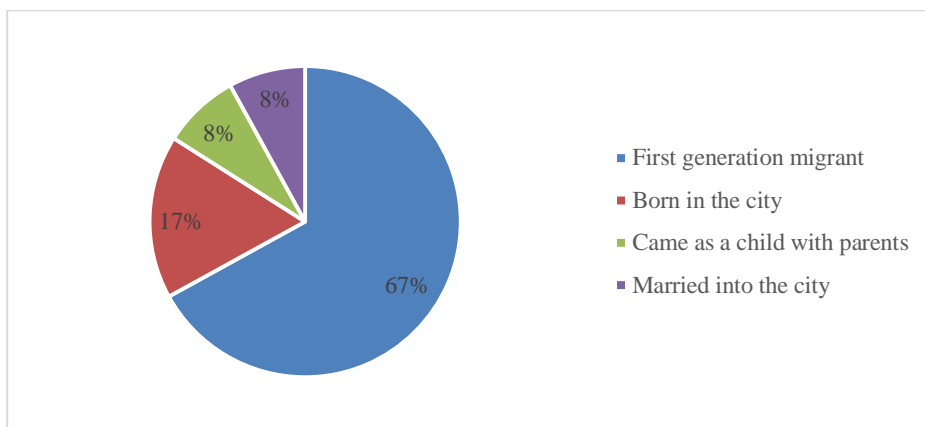
Interpretation: Majority of the respondents are uneducated or barely able to sign their name and read a few letters, which explains their choice of profession. The relationship of the level of education with the freedom to make own decisions is also examined in this study.

v. Skill training: None – 17; Stitching – 3; Embroidery – 1; Agriculture – 1; Cooking – 2



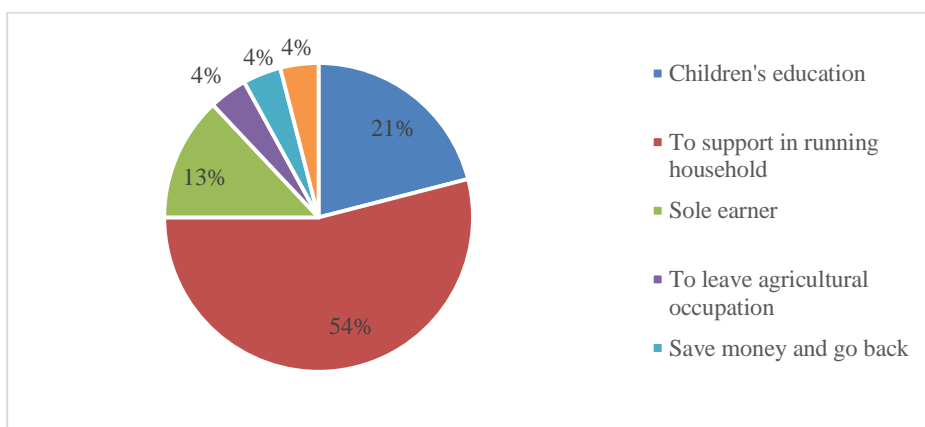
Interpretation: Most of the respondents are not only uneducated but also unskilled. This dual disadvantage limits opportunities for employment and development. Any effort towards poverty alleviation has to take note of skill development for gainful employability of the disadvantaged. It is also evident from the data above that even where some of these women have acquired certain skills, they are unable to leverage those.

vi. Background: First generation migrants – 16; Born in the city – 4; Came with the parents as a child – 2; Married into the city – 2



Interpretation: This finding confirms one of the surmises that an overwhelming majority of women, working as domestic helps in cities in India, are in fact rural migrants who have come to the city in search of opportunities. Their lack of educational qualifications and skills limits the window of opportunity available, which explains their current employment status.

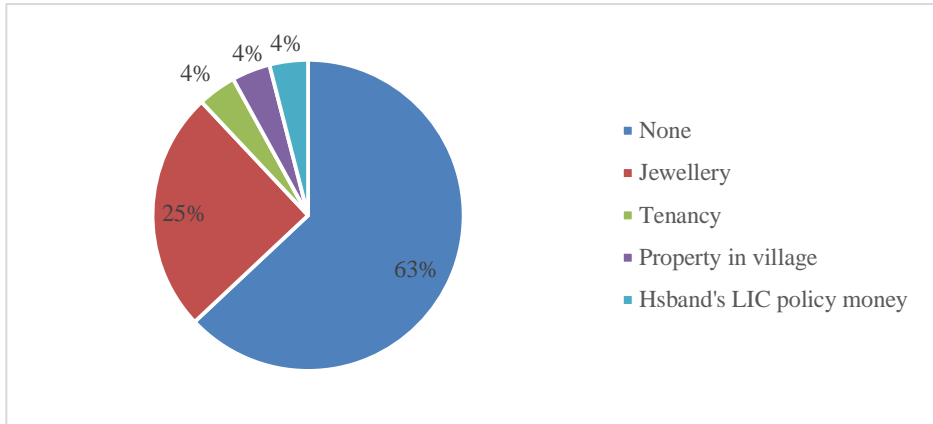
vii. Reason for working: For children’s education – 5; To support in running household – 13; Sole earner – 3; To save money and go back to village – 1; To move away from village and agricultural occupation – 1; To save money for granddaughter –1



Interpretation: Given the socio-economic background it is on expected lines that running the household emerges as the biggest reason for these women to work in households as domestic servants. Monetary deprivation remains the main reason for hardship these women have to endure. It is to be certainly even more evident in cases where these women are the sole earners. Children remain the greatest priority for them as their well-being and

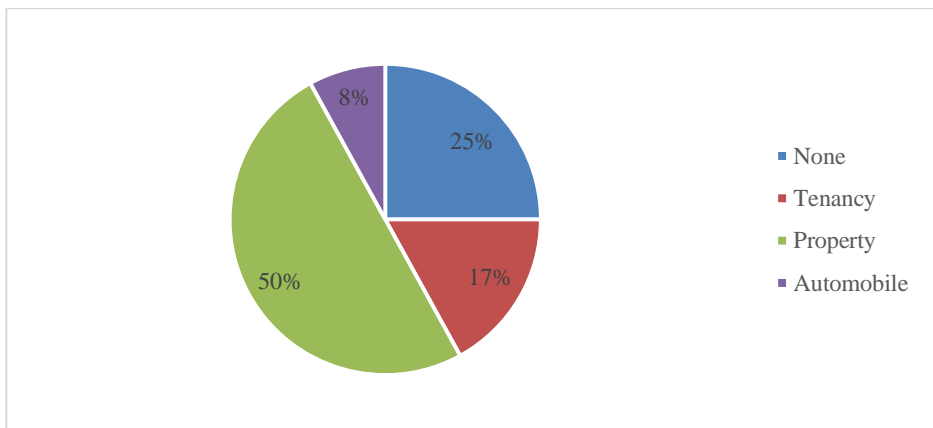
education emerges as a chief concern, which underscores the altruistic nature of women, where family needs and particularly those of the children is the top priority.

viii. Personal assets owned



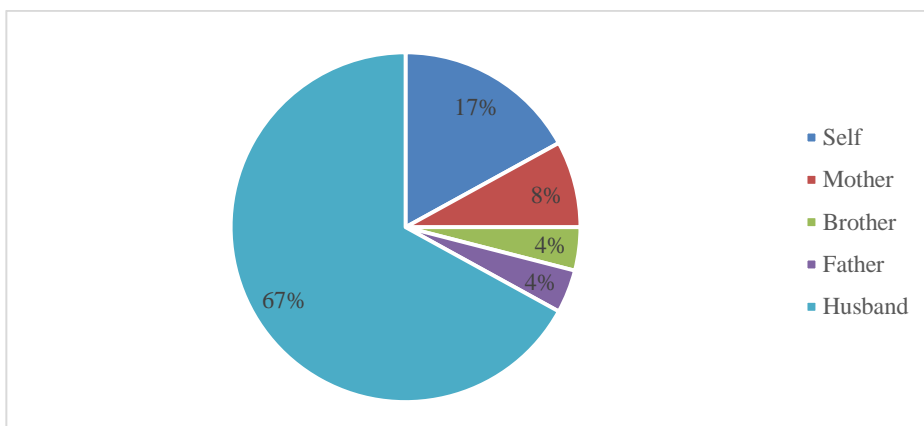
Interpretation: A vast majority has no personal assets, though a significant number possess jewellery, which is in line with Indian tradition. A low percentage of women have property or tenancy registered in their own name. A comparison with family assets gives a clearer picture below.

ix. Family Assets: None – 6; Tenancy – 4; Property – 12; Automobile – 2



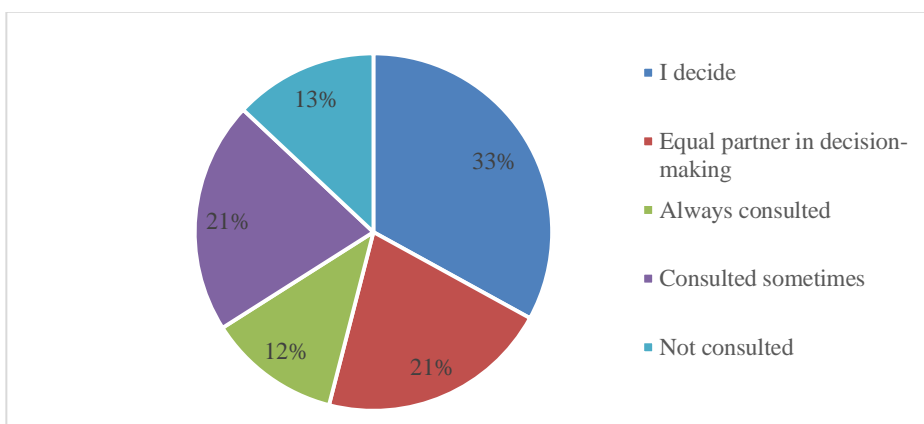
Interpretation: In contrast with their individual asset ownership, the assets owned by their families are substantially greater. 75% of the households owned assets in the form of either property, tenancy or automobile, whereas 63% of women respondents did not possess any assets. This clearly validates the lack of personal asset ownership as an indicator of feminization of poverty.

x. Household headship: Self – 4; Mother – 2; Brother – 1; Father – 1; Husband – 16



Interpretation: Adding up according to gender, FHH account for 25% of households, whereas the rest 75% are obviously MHHs. Among the 25% FHHs, 17% are headed by respondents themselves, mostly on account of widowhood (however one respondent did claim headship despite living with her husband), 8% by mothers (in case of respondents being unmarried). Among the MHH, in vast majority, the head is husband. In two cases (one separated and one unmarried respondent), the head is brother or father. The headship is strongly skewed in favour of male members even though in a few cases they may not even be earning. Embedded social norms that favour patriarchy are clearly visible. None the less there are signs of change with one partnered respondent maintaining headship and as is seen in forthcoming analysis, male monopoly over decision-making is slowly changing.

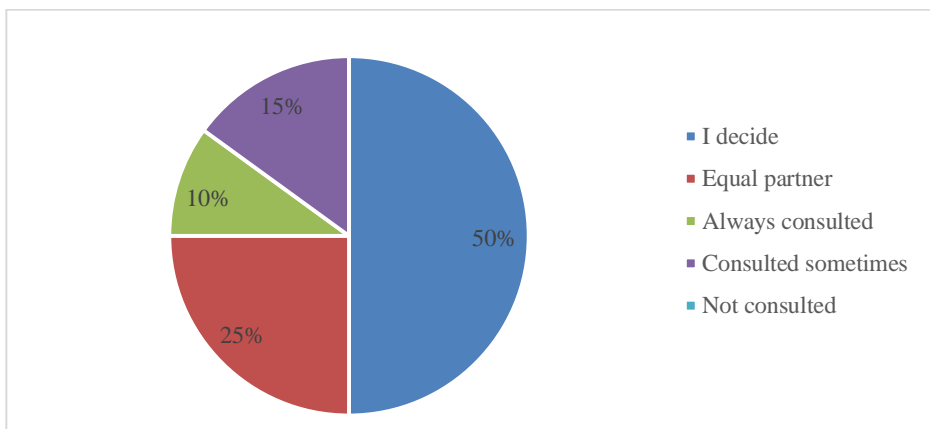
xi. Share in domestic decisions: I decide – 8; Equal partner in decision-making – 5; Always consulted – 3; Consulted sometimes – 5; My opinion not sought – 3



Interpretation: Women’s participation in decision-making in society and at home has been an important indicator of women’s empowerment and hence of overcoming

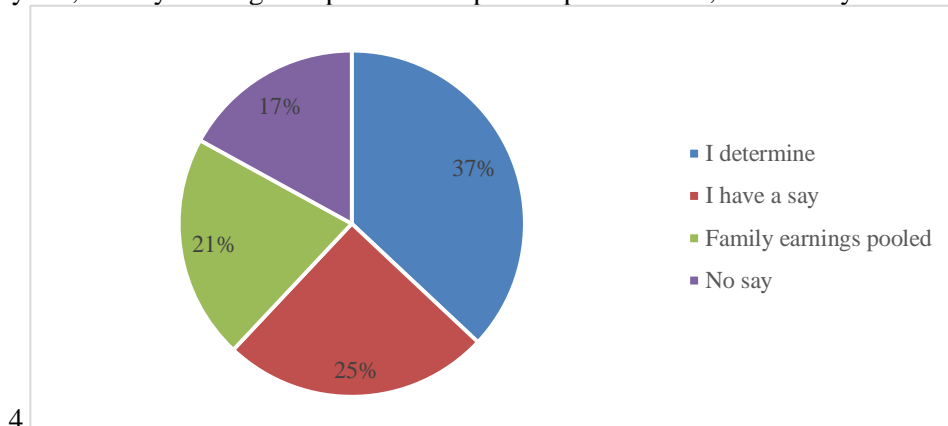
deprivation. The data shows a secondary role of almost half the respondents in domestic decision-making. The data thus confirms the importance of this indicator. With 33% respondents maintaining a pivotal role in decision-making, this augurs well for the society and for female emancipation. Examination of data for the educational level of respondents fails to show any relationship between decision-making and educational level as among the eight respondents who said they took the decision themselves, five are uneducated and two semi-literate, with one middle school educated. Among the three respondents whose opinion is never asked for, one is primary school educated whereas two are semi-literate. More research is required on this aspect.

xii. Share in decisions pertaining to children: I decide – 10; I am equal partner – 5; Not Applicable (no children) – 4; Always consulted – 2; Consulted sometimes – 3 Not consulted – None



Interpretation: The proportion of respondents who are either the decision-maker or instrumental in decision-making has here gone up to a whopping 75%. When it comes to their children, the altruistic role of mothers is not just limited to sacrifice but also overcoming the barriers of inequality. This may not directly indicate feminization of poverty, but when observed in association with last observation, it reflects so even if by being a study in contrast.

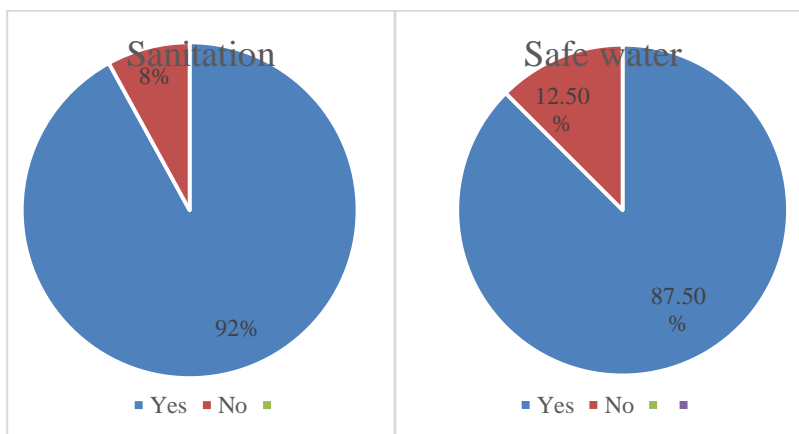
xiii. Control over spending own money: I determine how I spend my money – 9; I have a say – 6; Family earnings are pooled and spent as per need – 5; I have very little say –



Interpretation: A significant proportion of the respondents have no or a limited say over spending their own hard-earned money. This study confirms freedom over earnings as an indicator for feminization of poverty.

xiv. Safety at workplace and safety in the neighbourhood: On a Richter scale of 5, safety at workplace averages out to between 1 and 2. In fact majority of respondents (14 out of 24) indicate that they feel very safe at the homes which are their workplace, with only two respondents saying they feel neither safe nor unsafe. In contrast, the average in case of safe neighborhood is beyond 2, with as many as 4 respondents feeling quite unsafe and 3 respondents right at the middle. Women’s safety is a major issue and access to workplace and back home is always via the neighbourhood. Even if the women feel safe at the homes where they work, an unsafe neighbourhood poses danger to their wellbeing as well as imposes restrictions on their movement. The study thus verifies freedom from violence as an indicator as it includes freedom from fear of violence.

xv. Access to sanitation facilities and safe drinking water:



Interpretation: These are undoubtedly strong indicators of feminization of poverty as sanitation is also intricately linked to safety of women and fetching water becomes an additional burden on women if it is not easily accessible. The survey shows a small but significant percentage still devoid of these basic facilities in a large metropolis like Delhi.

- xvi. Most pressing issues apart from monetary ones that define deprivation: The respondents were asked to name three most pressing issues that could best describe their deprivation. After filtering the ones not within the scope of the present study, here is a list of non-monetary dimensions as per the assessment of the members of the target group themselves:
- Lack of decent housing: Decent housing is an essential requirement for every human being irrespective of gender but it assumes tremendous significance when combined with factors like risk of violence and unsafe neighbourhoods.
 - Time Poverty: Most of the respondents are young women and in addition they are young mothers too. They have to strike a balance between their work commitments and family needs and are in a constant race against time.
 - Social poverty: Paucity of material resources, time and safety issues all combine to limit chances of social interaction for women, a lot more than what it does for men.
 - Fear of violence: Safety issues at workplace, unsafe neighbourhood and domestic violence impact women disproportionately than men.
 - Feminisation of obligation: Women face disproportionate responsibility for raising children, tendering to needs of elderly at home and in some cases, even bearing economic burden of relatives in the village. All this with very little support from male members of the household. This causes excessive burden of obligation on these women.
 - Healthcare: Exclusive responsibility of childbirth on women means their healthcare needs are much higher than those of men are. Altruistic nature of women coupled with excessive burden of work and paucity of time further leads to low levels of nutrition and poor health. A less than adequate and an inefficient healthcare system affects women disproportionately.
 - Lack of access to finance: Lack of access to banking and finance for the domestic helps results from a combination of factors like informal nature of their employment, lack of job stability and lack of information. As a result, even when some of them possess marketable skills, they are unable to leverage those for commercial benefits.
 - Information poverty: Poor level of education and exposure, coupled with limited social interaction, time poverty and restriction on mobility for a variety of reasons like social norms and safety issues, ensures that these women do not have access to such useful information that can improve their own lives and more importantly allow them to guide their children in their formative years.
 - Decent family life: One of the common factor that works contrary to women leading a decent family life is substance abuse by spouse or other members of the household including alcohol abuse (in contrast to social drinking).

6. Indicators for feminisation of poverty among domestic helps

In the previous section, I have arrived at a list of dimensions that are relevant for assessing feminization of poverty among the target group of domestic helps in Delhi. The section prior to that examined indices widely acclaimed and used to measure gendered deprivation at a macro level. Using the review and the findings thus far, I conclude by compiling a list of relevant dimensions and the corresponding indicators:

I. Health Indicators

- Availability of Public Health Centre/Government Hospital within a distance of 5 km
- Whether ante natal care and delivery done under supervision of qualified and registered medical personnel.
- Prevalence of anaemia among the respondents
- Prevalence of anaemia among children in the household who are below 5 years of age.
- Whether there has been any incidence of infant mortality in the household within last 24 months
- Whether there has been any incidence of maternal mortality in the household within last 24 months
- Whether any child below 5 years of age has suffered from stunted growth in the last 24 months.
- Whether the respondent uses sanitary napkins
- Whether the respondent uses modern contraceptive methods.

II. Education indicators

- Educational attainment level of the respondents
- Daughters and sons respectively and separately having attained the level of education as per the official age as well as relative to each other i.e. ratio
- Level of ICT (mobile telephone – based) skills of the respondents
- Whether in possession of smart mobile phone with internet connection

III. Standard of living/quality of life indicators

- Housing with security, sanitation and piped water facilities
- Number of hours of sleep and leisure respectively available on a daily average
- Whether spouse helps in household chores
- Whether spouse contributes towards discharge of extended familial obligations including monetary ones
- Share in decision-making
- Whether able to attend social gatherings/family functions and other occasions of gainful interactions.
- If subjected to physical violence or verbal abuse at workplace in the last 24 months.
- If subjected to any form of violence including harassment in the neighbourhood
- If subjected to any form of violence including harassment during travel to workplace.
- If subjected to any form of domestic violence in the last 24 months.
- Whether aware of welfare schemes announced by the government from time to time
- Whether has a bank account in own name
- Access to loan or other financial facilities including advice.

7. Conclusion

Feminisation and urbanization are two different concepts but they sometimes occur together. Poor people migrate from the villages in search of better opportunities, but are forced to live in challenging conditions. The conditions are particularly testing for women and young girls among the poor in the cities. They encounter different dimensions of poverty. This article examines these different dimensions and the different indicators used to measure those. Using both the secondary sources and primary data, a set of indicators to study feminization of poverty have been compiled.

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