

**THE ROLE OF CULTURE IN FEMINIZATION OF POVERTY IN NYANZA-LAC
COMMUNE, BURUNDI**

BY

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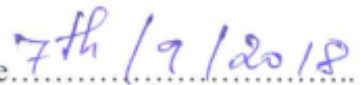
**ADSSERTATION SUBMITTED TO THE SCHOOL OF SOCIAL SCIENCES IN
PARTIAL FULLFILMENT OF THE REQUIREMENTS FOR THE AWARD
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OCTOBER, 2018

DECLARATION

I, Hassan Simon, hereby declare that this dissertation is my original work and has never been submitted for any Academic Award to any Institutions of higher Learning before.

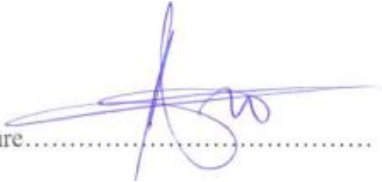
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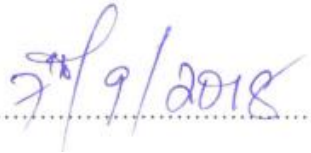
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APPROVAL

This is to certify that this dissertation on “The Role of Culture in Feminization of Poverty in Nyanza-Lac Commune, Burundi” was under my supervision.

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Date.....

Dr. Charles EDAKU, Ph.D

SUPERVISOR

DEDICATION

I dedicate this research report to my dear wife NIYONSABA Béatrice, my children ASHIMWE Fred Aulin, and ASHIMWE Robert Gary who have always encouraged me during the time of the study. May God reward you and bless you abundantly.

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LIST OF ACRONYMS

ACTIL:	Africa Centre for Transformative and Inclusive Leadership
ADA:	Americans with Disabilities Act
ADEA:	Age Discrimination in Employment Act
ARD:	Alliance Républicaine Démocratique
CAADP:	Comprehensive Africa Agriculture Development Programme
CEDAW:	Convention on the Elimination of All Forms of Discrimination Against Women
CNTB:	Commission Nationale des Terres et autres Biens
COMESA:	Common Market for Eastern and Southern Africa
CSLPII:	Cadre Stratégique de croissance et de Lutte contre la Pauvreté II
CVI:	Content Validity Index
EPA:	Etablissements Publics Administratif
FGDs:	Focus Group Discussions
FHHs:	Female Headed Households
GDP:	Gross Domestic Products
HIV/AIDS:	Human Immunodeficiency Virus infection and Acquired Immune Deficiency Syndrome
IDP:	Institut du Développement et de la Prospective
ISTEEBU:	Institut de Statistiques et d'Etudes Economiques du Burundi
MDGs:	Millennium Development Goals
NAIP:	National Agriculture Imagery Program
NGO:	Non-Governmental Organization
OECD:	Organization for Economic Cooperation and Development
PBF:	Performance Basée sur le Financement
SFPA:	Strategic Framework for Poverty Alleviation
SPSS:	Statistical Package for Social Sciences
SRHR:	Sexual and Reproductive Health and Rights
UN:	United Nations
UNDP:	United Nations Development Programme
UNICEF:	United Nations International Children's Emergency Fund

OPERATIONAL DEFINITION OF KEY TERMS

Culture: refers to the cumulative deposit of knowledge, experience, beliefs, values, attitudes, meanings, hierarchies, religion, notions of time, roles, spatial relations, concepts of the universe, and material objects and possessions acquired by a group of people in the course of generations through individual and group determined (Sapir E, 1956).

Development: is the process of economic and social transformation that is based on complex cultural and environmental factors and their interactions.

Feminization: is an action, a process of becoming more feminine. It necessarily involves changes over time or populations (comparing geographical areas, for example). Feminine, in this case, is used to mean ‘more common or intense among women or female headed households’.

Feminization of poverty: is the Increasing female proportion of the population on low incomes or in poverty. Feminization of poverty is the social process in which the incidence of poverty among women becomes much higher than among men (OECD, 2015).

Poverty: The UN (in Gordon 2005:4) defines poverty as “a denial of choice and opportunities, a violation of human dignity. It means lack of the basic capacity to participate effectively in society, such as not having enough to feed and clothe a family, not having schools or clinics to go to, not having land on which to grow one’s food or a job to earn one’s living and not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence and often implies living on marginal or fragile environments, without access to clean water or sanitation”.

Social economic development: is the process of social and economic development in a society. It is measured with indicators, such as GDP, life expectancy, knowledge and levels of employment.

Women: They are the female human beings and in this case we refer to those above 18 years of age.

ABSTRACT

This study investigated the role of culture in feminization of poverty in Nyanza-Lac Commune, Burundi. It focused on the extent of feminization of poverty in Nyanza-Lac Commune; the influence of Burundian culture on feminization of poverty; and the policy approaches by the Burundian Government to streamline feminization of poverty gap.

The study employed a survey research design. It adopted both quantitative and qualitative approaches of data collection were used. Simple random and purposive sampling techniques were employed to select the respondents for this study. The study used a sample of 400 respondents, selected using Slovin's (1967) formula for determining sample size. Questionnaires, interviews and observations, were the major tools for primary data collection. Primary data was analyzed using descriptive statistics, such as frequency tables and percentages.

For the first of objective, the study revealed that there were fewer educated women than men in Nyanza-Lac represented 78.9%; it also revealed that 77.2% of the respondents stated that women are marginalized in terms of land ownership. The study further revealed that 84.3% of the respondents agreed that it is difficult for women to lift themselves out of poverty. And 79.5% of respondents stated that women are faced with violation of freedom and rights to make decisions in families.

For the second objective, the study revealed that 41.2% of respondents declared that women are denied inheritance to family land, 49.6% of respondents stated that women are denied the opportunity to participate in economic activities. It was also revealed that families do not provide equal education opportunity for children represented by 92%. And 66.5% of respondents agreed that women are denied the right to make divorce.

For the third objective, the study revealed that 24.6% of the respondents stated that women can use land after the death of their husbands, 16.0% of the respondents affirmed that the government has made education compulsory for both boys and girls at primary level and 13.6% of the stated that the government as put policy on equal salary payments to level income inequality in Burundi

The study recommends that; a comprehensive approach to poverty eradication among women should be considered in the areas of employment, education, health and nutrition. Introduction of a minimum wage for employment could help in addressing the poverty gap among women in Nyanza-Lac. Government should make analysis of the impact of current macroeconomic investments and taxation policies on women and form policies that minimize the negative impact of economic transformations on women. There is need to assist single homeless mothers and female headed families by integrating them into society and provide them with employment opportunities in terms of; skills training, counseling, credit accessibility and financial literacy sensitizations.

CHAPTER ONE

GENERAL INTRODUCTION

1.1 Background to the Study

The study investigated the role of culture in feminization of poverty in Nyanza-Lac Commune, Burundi. Chifwafwa (2016) asserts that, when it comes to poverty and gender in Sub-Saharan Africa, the discussions often focus on how dominant cultural practices impact women and how women are denied their rights due to these practices. There are many cultural practices in Africa that do not serve the interests of women. These range from genital mutilations, to early marriages, to disproportionate labor in the field and in households and inability to own the land, to mention but a few.

The discussion, however, rarely touches upon the role poverty plays in these cultures and how it affects relationships between men and women. In other words, if the countries in sub-Saharan Africa were not as poor, would women be treated differently? Are gender discriminating cultural practices and traditions the result of poverty or is poverty the result of traditions (Chifwafwa, 2016)?

According to Boesen and Martin (2007) there is growing recognition that, poverty is more than economic needs and that, growth - centred development has to address more complex and fundamental causes of poverty and inequality such as discrimination, exploitation and abuse. Moreover, it was recognized that, poverty is caused by the structures of power and inequalities embedded in the local, national and global context rather than individual circumstances and capacities (ibid).

The study applies the Rights Based Approaches (RBAs) as a theoretical tool to recognize feminization of poverty aspects like marginalization and discrimination, hence the use of

RBA is seen as one way of assessing the “the role of culture in feminization of poverty with particular reference to feminist studies.

Today the Rights Based Approach is claimed to be applied in the growing number of development co-operations and organizations. But the majority of these organizations are actually applying women rights perspectives. The women rights perspective is the first step towards achieving rights based approaches, until the organization’s capabilities have been adequately developed to allow full scale rights based approach (Mikkelsen, 2005). However, in respect to the nature of the topic, it is also important to link the theory with the role of culture in feminization of poverty in Nyanza-Lac Commune, Burundi.

The culture of Africa is varied and manifold, consisting of a mixture of tribes that each have their own unique characteristics. It is a product of the diverse populations that today inhabit the continent of Africa and the African Diaspora. African culture is expressed in its arts and crafts, folklore and religion, clothing, cuisine, music and languages (African Culture and People, 2016). Africa is so full of culture, with it not only changing from one country to another, but within a single country, many cultures can be discovered. Even though African cultures are widely diverse, it is also, when closely studied, seen to have many similarities. For example, the morals they uphold, their love and respect for their culture as well as the strong respect they hold for the aged and the important i.e. Kings and Chiefs.

Burundi’s population constitutes three ethnic groups: the majority Hutu (85%), followed by Tutsi with (14%) and minority pygmy Twa (1%) (CIA Factbook, 2004). The divisions between Tutsi and Hutu ethnic groups were culturally and traditionally fluid: they were often shaped as a result of historic and geographical clan alliances and intermarriages (Ndikumana, 2005; Theron, 2001), although the difference between both groups has concretized over period. Burundi is also comparatively unique in Africa due to that it has a largely identical

culture: the majority of Burundians split a common language Kirundi, with French as a second language, it is predominately spoken in the Capital city and different other urban centres. Swahili language is also spoken in the eastern, southern, urban centres and in the Bujumbura City (CIA Factbook 2014), over 86% of Burundians are Christian (Daley, 2006).

According to Guerra, (2013) the Burundi crisis has aggravated the socio-economic situation of women. On top of lack of production means (credits, land, etc) and skills facing women due to patriarchy that gives more powers to men than women, a significant number of women found themselves in living conditions are more severe to them than men. Women, especially widows and young girls are easy preys of perpetrators of different forms of violence including sexual violence, domestic violence, economic violence and many others. This situation exacerbates women's poverty, which requires interventions beyond their capacity.

The notion of 'feminization of poverty' is generally viewed as a global phenomenon, and associated with three main conditions (Chant, 2007) women are poorer than men; the incidence of poverty among women is increasing relative to men over time; and growing poverty among women is linked to the feminization of household headship due to failure to get their rights, while this is generally applicable in Nyanza-Lac Commune, Burundi, the more specific characteristics and expressions vary over geographical space and class. Moreover, the notion of a feminization of poverty has largely been assessed in economic terms, disregarding central advances in the analysis of poverty and economic development (Chant, 2007).

According to the World Bank, "Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a

time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom” (World Bank: 2009).

The UN (2000:260) stresses that “*the feminization of poverty is a change in the levels of poverty biased against women or female headed households (FHHs)*. The UN goes on to add that it can also mean an increase of the role that gender inequalities and cultural values have as a determinant of poverty, which would imply a feminization of the causes of poverty. This looks like a comprehensive definition in that it goes further to point out that even the causes of poverty can also be feminized. The fact that the UN notes that the feminization of poverty is also linked to gender inequalities and cultural values are very important. This helps societies, commentators, academicians and researchers to get to the root of the problem.

According to Lopi (2004:34), explains that the feminization of poverty is present when women relative to men have a higher incidence of poverty and when their experience of poverty is more severe and on the increase. Here, the emphasis is on the severity of poverty on the women’s side. Lopi (2004) also stresses the fact that the poverty rates are increasing. This definition points to the fact that women represent the majority of the poor. UNDP 2008, reported that 1, 3 billion people are living in poverty line and 70% are women.

The definition of the feminization of poverty has also evolved with time. From a simple one which simply pointed to the fact that the number of women among the poor was increasing, to one which now looks at the complexities of life. When one examines the issues of poverty the world over, women are found to be poorer than men with about 60% of women world over living in absolute poverty due to their culture (Chant, 2010). The United Nations (UN 2000:89) argues that the gap between men and women caught in the cycle of poverty has continued to widen in recent years due to cultural values. This alarming trend is referred to as

the feminization of poverty which has in turn impeded the achievement of socio-economic development of women.

Feminization of Poverty is largely the result of social and behavioral deficiencies in individuals most especially women that apparently make them less economically practicable within conventional society. However, due to persistence of poverty in certain areas, the behavioral perspective is reinforced by the culture of poverty phenomenon, which suggests that individuals create, sustain, and transmit to future generations a culture that reinforces the various social and behavioral deficiencies (Rodgers, 2000).

Burundian women undergo a lot of difficulties. So much of the work that they do for the family, community, society and the economy is deemed “unproductive” by the current economic system and is thus unpaid. Due to some of the past mentalities, many women did not go to school, in the process; they are just home caretakers and maidservant whose toiling has no profit for them. This feminization of poverty resulted into economic barriers to women’s participation in the political life of their community. Since culture makes anything resembling ‘women’s work’ unpaid or under-paid, those who do this work are ever poor. Such a kind of situation has created entrenched inequality and exploitation in women’s lives. However, due to the fact that Burundi depends much on agriculture, it was discovered that the entire population survives thanks to the mere agricultural products manual and traditionally harvested from the sweat of widows.

The Government has undertaken a wide-ranging programme of institutional reform in Burundi in order to reduce poverty. With regard to the agricultural sector, the Ministry of Agriculture and Livestock is not currently in a position to supervise and support development of the sector with the aim of helping women who are trapped in absolute poverty. The inappropriate nature of its organization and style of operating prevent it from carrying out the

new tasks it is responsible for under the poverty alleviation strategy and the agricultural sectoral strategy as effectively as would be wished. Considering the many challenges facing Burundi, particularly as regards poverty, a revision of the ministry's organization and of operating is vital if its performance and effectiveness are to be improved. The Government has sought to revise the ministry's organizational chart to adapt it to the new of reducing poverty. Action to reorganize the ministry was launched in February 2009, leading to a new organizational chart that should allow re-evaluation of its planning, monitoring and evaluation functions in fighting against poverty.

Burundi's agricultural sector policy is laid down in the national agricultural strategy document adopted in 2008, which takes into account and follows the guidelines and priorities of the country's basic Strategic Framework for Poverty Alleviation (SFPA). Complementary subsectoral strategy documents have been drawn up over the past two years (for livestock production, marshland development, catchment area protection etc.), together with a National Food Security Programme and a plan of action for the national agricultural strategy.

Despite these major efforts and until inception of the Comprehensive Africa Agriculture Development Programme (CAADP), supported by the Common Market for Eastern and Southern Africa (COMESA), the national agricultural strategy was not yet an adequate analytical framework for decision-making regarding investments and did not include an operationalization mechanism that would allow the planning of actions and resources. With the impetus of the CAADP, the Government then set about drawing up a National Agricultural Investment Plan (NAIP), covering the period 2012-2017, parallel and fully integrated with the SFPA 2, with the participation and contribution of all the technical and financial partners with the aim of reducing poverty. The NAIP was developed, with the support COMESA and technical and financial partners, by a national technical team assisted

by a group of international and national consultants and in close consultation with civil society and grassroots community organizations.

The study was carried out in Nyanza-Lac Commune; Southern Burundi in Makamba Province, The Commune is located on the shores of Lake Tanganyika, to the South of Mutambara and close to the border of Burundi with Tanzania. Poverty is the persistent challenge facing Burundi since its inception. The poverty issue of Burundi is increasing more in rural areas where almost 70% of the population is living (Oyekan, 2002). Their livelihoods depend on rural economy. They have lack of basic necessities such as primary health care, education, safe drinking water and deteriorating social services. The income gap between haves and have-nots is increasing. Some provinces have more inequality, gender bias and lack of geographic and spatial capital. This thesis would like to look into the importance of culture context for causing poverty, by trying to analyze the reasons there might be in a specific cultures.

1.2 Statement of the Problem

In spite of the accumulating studies revealing a disproportionately high, deepening incidence of poverty (68 per cent (HDR, 2013)) among Burundian women, on one hand, and cultural practices which deprive women of equal opportunities for development on the other hand, few attempts have been made by those studies to synthesize and describe a possible causal relationship between the two realities. Instead of investigating the subject of poverty among women in isolation of the disadvantages women folks experience from a cultural perspective, the two issues of inequality need to be examined and understood in relation to one another as they overlap and contribute in reinforcing and/or shaping each other (Dhembo, 2014; Lindsey, 2011; Pearce, 1978).

The need to explore the possible relationship between poverty among women and other factors such as Burundian culture and related demographics could provide an understanding why women remain trapped in poverty in spite of government and other stakeholders' various interventions. Ultimately, future poverty interventions targeting particularly women could utilize that new found understanding to formulate more effective programmes. It is therefore against this background that this study is intended to investigate the role of culture in feminization of Poverty: The UN (in Gordon 2005:4) defines poverty as “a denial of choice and opportunities, a violation of human dignity”. It means lack of the basic capacity to participate effectively in society, such as not having enough to feed and clothe a family, not having schools or clinics to go to, not having land on which to grow one's food or a job to earn one's living and not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence and often implies living on marginal or fragile environments, without access to clean water or sanitation in Nyanza-Lac commune, Burundi.

1.3 Main objective

The main objective was to examine the role of culture on feminization of poverty in Nyanza-Lac Commune, Burundi.

1.4 Objectives of the Study

The study was guided by the following objectives:

- i. To analyze the extent of feminization of poverty in Nyanza-Lac Commune
- ii. To establish the influence of Burundian culture on feminization of poverty in Nyanza-Lac Commune.
- iii. To examine policy approaches used by the Burundian Government to streamline feminization of poverty gap.

1.5 Research Questions

The study was guided by the following research questions:

- i. What is the extent of feminization of poverty in Nyanza-Lac Commune?
- ii. To what extent does the Burundian culture influence feminization of poverty in Nyanza-Lac Commune?
- iii. To what extent have policy approaches streamlined feminization of poverty among women in Burundi?

1.6 Scope of the Study

The scope of the study was divided into three sections; that is, content scope, geographical scope and time scope.

1.6.1 Content scope

This study examined the role of culture in feminization of poverty in Nyanza-Lac Commune, Burundi. It analyzed the extent of feminization of poverty; the influence of Burundian culture on feminization of poverty in Nyanza-Lac commune, and the policy approaches adopted by the Burundian Government to streamline feminization of poverty gap.

1.6.2 Geographical scope

The study carried out in Nyanza-Lac Commune, Southern Burundi in Makamba Province.



Source: République du Burundi, (MPDRN 2006).

Nyanza-Lac commune is bounded in the:

- North by Rumonge Province
- South by Tanzania
- East by the commune Mabanda Commune
- West by Lake Tanganyika.
- Northeast Vugizo Commune.

1.6.3 Time scope

The study covered cultural activities the influence women marginalization for a period of three years from 2014 to 2016 this period was long enough to acquire the necessary information needed on how people especially women are discriminated in lifelong economic resources and privileges in Nyanza-Lac Commune.

1.7 Significance of the Study

A number of studies have been conducted on culture and feminization; however most have not considered the influence of culture on feminization of poverty. Some of these studies are reviewed to bridge the knowledge gap.

However the findings of the current study may be significant in the following ways; it is hoped that the findings may be used as basis for further research and investigations inform of literature.

The findings may provide information to local leaders in different regions in Burundi especially on knowing how to harmonize culture activities and women rights.

The findings may also be beneficial to other upcoming researchers to investigate further about the culture and feminization in other regions other than Nyanza-Lac commune.

The study may further encourage Universities to set up educational programmes to provide training on how to enhance feminization of poverty among women.

1.8Arrangement of the report

This study has five chapters. Chapter 1 presented the *Background and Introduction* which entails the background to the study, problem statement, rational, objectives, research questions, scope as well as significance, key definitions and organization of the study.

Chapter 2 presents *literature Review* which looked at review of relevant *literature* to obtain details knowledge on culture and feminization of poverty gaps in research context.

Chapter 3 focused on the *Research Methodology* employed in the study. This involved research population, the sample frame and size, research instruments used, data collection tools, constraints and limitations of the research work.

Chapter 4 covered the *Findings and Discussions of the result or Analysis of Data on culture and feminization in Nyanza-Lac*

Chapter 5 summarized all the findings and draw *Conclusions, Recommendations* and Suggestions for future studies. The study ends with References, a sample Questionnaire and other Appendixes.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section presents the review of existing literature from previous writers on culture and feminization of poverty. It presents the theoretical framework, concept of feminization of poverty, extent of feminization of poverty, influence of culture on feminization of poverty, and policy approaches to feminization of poverty.

2.1 Theoretical framework

This section presents a theoretical framework that aims to show that, understanding individuals' beliefs and actions requires us to move beyond the individual to understand the extent to which culture influences, shapes and even determines the lived experiences of people. This framework can be seen as an attempt to incorporate culturally induced influences on women with other factors that hinder the exploration of feminization of poverty.

The oldest theory of gender is radical feminist theory. Radical Feminism, according to Brookes (2008), states that the defining features of women's oppression is the society's sexist and capitalist hierarchy. The movement believes that only the eradication of patriarchy in our society will give women true equality. The radical feminist asserts that the only way to rid society of patriarchy is to attack the causes of the problems and also to address the fundamental components of society that support them. Brookes reports that the radical feminists' ideology is, "A male-based authority and power structure and that it is responsible for oppression and inequality, and that as long as the system and its values are in place, and society will not be able to be reformed in any significant way." This group of feminists identifies other oppression that is apparent in a patriarchal society as being based on gender identity, race, and social class, perceived attractiveness, sexual orientation and ability (ibid).

The radicals' theory of patriarchy recognizes that the key element is a relationship of dominance and exploitation of others for their own benefit. The use of this oppression is a social system that includes other methods that are incorporated to suppress women and non-dominant men (Brookes, 2008). According to this theory, sexual disparities between the sexes make it impossible to resolve the main issues in society. Applying radical feminism to culture, it could be said that African cultures with their strong male domineering dispositions have high inclinations to display attributes that led to the enactment of this theory.

Cultural feminism was developed from radical feminism. Brooke Williams was credited with being the first to introduce the term 'cultural feminism' in 1975 (Taylor & Leila, 1993). According to Alcoff (1988), cultural feminism is an ideology of a female nature or female essence that attempts to revalidate those female attributes that theorists consider to have been undervalued. This theory commends the difference of women from men (Cheris & Dale, 2000). This theory also advocates women's independence and institution building. The major criticism of this theory is that it is based on an essentialist view of the differences between men and women. Some critics blamed the feminists' retreat from politics to life style on this theory (Taylor & Leila, 1993).

Cultural feminism applauds the positive aspects of what is seen as the female character or feminine personality. According to Donovan and Jessor (1985), while cultural feminists argue that the traditional role of women provides the basis for the articulation of a more humane view; other contemporary feminists do not believe that this transformation will happen automatically. For example, they do not believe that the differences between women and men are principally biological (Donovan and Jessor 1985). They rather construe woman's passivity as her peacefulness; her sentimentality as her proclivity to nurture; and her

subjectiveness as her advances of self-awareness (Alcoff, 1988). Critics of cultural feminism have based their criticisms on the essentialist views in this theory (ibid). They claim that there is no evidence to support that a woman's system is better than that of a man.

2.1.1 Concept of feminization of poverty

According to the Northrop (1990), feminization of poverty is a change in the levels of poverty biased against women or female headed households. More specifically, it is an increase in the difference in the levels of poverty among women and men or among female versus male and couple headed households. It can also mean an increase of the role that gender inequalities have as a determinant of poverty, which would characterize a *feminization of the causes of poverty*.

Poverty is a deprivation of resources, capabilities or freedoms which are commonly called the dimensions or spaces of poverty. The term feminization can be applied to indicate a gender biased change in any of this dimensions or spaces. Feminization is an action, a process of becoming more *feminine*. It necessarily involves changes over time or populations (comparing geographical areas, for example). Feminine, in this case, is used to mean 'more common or intense among women or female headed households' (Peterson, 1987).

Because it implies changes, the feminization of poverty should not be confused with the existence of higher levels of poverty among women or female headed households. Feminization is a process; higher poverty is a state. It is also a relative concept based on a women-men (or female-male/couple headed households) comparison, where what matters are the differences (or ratios, depending on the way it is measured) between women and men at each moment. Since the concept is relative, the feminization does not necessarily imply an absolute worsening in poverty among women or female headed households: if poverty in a

society is sharply reduced among men and is only slightly reduced among women, there would still be a feminization of poverty (Fuchs, 1986).

The idea of a ‘feminization of poverty’ dates back to the 1970s but was popularized from the 1990s on by some United Nations documents (United Nations, 1996). The concept became renowned as a result of a study by Diane Pearce, which focused on the gender patterns in the evolution of poverty rates in the United States between the beginning of the 1950s and the mid-1970s (Pearce, 1978). It was initially used to mean “an increase of women among the poor” and “an increase of female headed households among the poor households”. This approach was abandoned because the measures of feminization of poverty based on them can be affected by changes in the demographic composition of population – for instance, the impoverishment of female headed households can be neutralized by a reduction of the numbers of female headed households in the population. For that reason, subsequent studies adopted an alternative approach, comparing the evolution of the levels of poverty within each gender group.

2.2 Extent of feminization of poverty worldwide

According to Moghadam (2005) “feminization of poverty” around the world is approached in terms of the three contributing factors that have been underscored in the women-in-development and gender-and-development (WID/GAD) literature: (1) the growth of female-headed households, (2) intra-household inequalities and bias against women and girls. (3) Neoliberal economic policies, including structural adjustments and the post-socialist market transitions.

2.2.1 Feminist and WID/GAD Perspectives on Women's Poverty

Moghadam (2005) asserts that, women's poverty can be based on the conventional measures of household income and consumption, or on qualitative and quantitative measures of "entitlements" and "capabilities". The latter are captured by social indicators such as literacy, life expectancy, primary and secondary school enrollments, access to health care, maternal mortality rates, access to land or employment, wage differentials, time-use, average age at first marriage (or % teenage girls ever married or pregnant), fertility rates, the sex ratio, and the extent of prostitution. These social indicators, along with the more conventional definitions and measures of household income and consumption, capture what the UNDP terms "human development" or "human poverty".

Human development is defined as the process of enlarging people's choices and opportunities through long life, health, and education. Human poverty is defined as "more than income poverty – it is the denial of choices and opportunities for living a tolerable life" (UNDP 1997, p. 2). The "dimensions of poverty" include a short life, illiteracy, exclusion, and lack of material means. These concepts are consistent with the WID/GAD framework, which seeks to elucidate the social, economic, and political positions of women by examining women's fertility, literacy, health, and educational attainment, access to employment, earnings, political participation, and legal status. Attention to progress or setbacks in social indicators is also important in tracking the state of women's "practical gender needs", or basic needs, and "strategic gender interests", or equality, autonomy, and empowerment (Moser, 1989). WID/GAD specialists who research women's poverty and advocate solutions tend to combine an entitlements/capabilities approach with more conventional definitions and measures of poverty.

Whether measured by income/consumption or the broader array of entitlements/capabilities indicators, the incidence of poverty among women appears to be on the increase, according to many increasing family break-up, low productivity, a deteriorating environment, the economic recession of the 1980s (including economic crisis and structural adjustment policies in the developing countries), the market transition in the former socialist countries, and “welfare reform” in the United States. The adverse effects of these factors on women are in turn exacerbated by intra-household inequalities which leave women unprepared for and especially vulnerable to socio-economic downturns, changes in marital status, or natural disasters(WID/GAD researchers). The main factors behind this trend are population growth, the emigration of men.

The feminist approach to poverty focuses on the gender implications and social costs of poverty. They include the growing involvement of women and children in the informal economy; differential treatment of girls and boys in households; pressure to get girls married off quickly; higher school drop-out rates for girls; less control over fertility; and recourse to prostitution. Studies on female poverty have given rise to policy recommendations that there be poverty-alleviation or employment-generation programs designed specifically for women, or that households maintained by women alone be targeted for social programs. Similarly, the Beijing Platform for Action calls on governments to “Formulate and implement, when necessary, specific economic, social, agricultural and related policies in support of female-headed households;” (United Nations, 1995, p. 41). It also calls on governments to;

“Analyze, from a gender perspective, policies and programs -- including those related to macroeconomic stability, structural adjustment, external debt problems, taxation, investments, employment, markets and all relevant sectors of the economy -- with respect to their impact on poverty; on inequality and particularly on women; assess their impact on family well-being and conditions and adjust them, as appropriate, to promote more equitable distribution of productive assets, wealth, opportunities, income and services”(United Nations, 1996, p. 40).

Feminist approaches to women's poverty begin with the premise that pervasive gender inequalities and biases within households, labor markets, legal codes, and political systems throughout the world, render women more vulnerable than men to poverty (Meer, 1998). Considering also the "feminization" of part-time, temporary, and low-income jobs as well as of unemployment (Moghadam, 1995), it is clear that the category "working poor" refers to women as well as to men. And given the links between mother's poverty and children's poverty, WID/GAD specialists call for gender-aware analyses, economic and social policies, development projects, and poverty-alleviation projects (Buvinic, Lycette & McGreevey, 1983). What needs to be stressed, however, is that the relationship between poverty and gender is mediated by such variables as class, demographic changes, and public policies. In particular, the feminization of poverty is intimately linked to the economic and social policy regime of any given society, as well as to trends in women's employment, wages, and household headship (as cited in, Moghadam, 2005).

2.2.2 Female-Headed Households and Women's Poverty

The term "feminization of poverty" originated in the United States in the late 1970s, when it was discovered that the fastest growing type of family structure was that of female-headed households (Pearce, 1978). Moreover, because of the high rate of poverty among these households, their increase was mirrored in the growing numbers of women and children who were poor. By the mid-1980s, it was believed that almost half of all the poor in the U.S. lived in families headed by women in various stages of the life-cycle.

According to one study on the subject, in 1984, 16 percent of all white families, 25 percent of all families of Hispanic origin, and 53 percent of all black families were headed by women (Gimenez, 1987). In the same year, the poverty rate for white, Hispanic-origin and black female-headed households was 27.1 percent, 53.4 percent, and 51.7 percent respectively.

Poverty also seemed to be affecting older women: in 1984, the median income of women 65 years and over was \$6,020, compared with \$10,450 for men in the same age category, and 15 percent of all women age 65 and older had incomes below the poverty line (Gimenez, 1987). The U.S. studies pointed out that although historically class and race had been the principal structural determinants of poverty, the increasing tendency of women to seek jobs or to maintain households alone had introduced a new variable into the equation: gender. Thus:

“Female or men, poverty is often the consequence of unemployment and a job is generally an effective remedy, while female poverty often exists even when a woman works full-time. ... Virtually all women are vulnerable -- a divorce or widowhood is all it takes to throw many middle-class women into poverty” (cited in Gimenez, 1987, p.7).

Demographic factors contributing to the increase in female-headed households in the United States include changes in mortality and life expectancy, marriage rates, divorce and separations, and out-of-wedlock births. Studies have pointed to the fact that poor young women, particularly minority women, are more likely to become single mothers; indeed, in the United States, teenage motherhood is one of the correlates of poverty. Many studies have noted that the level of child support that women receive from their children’s father is very low, and that in the United States, welfare payments and family allowances are not as generous as in other industrialized countries (Kameran & Kahn, 1995). The intergenerational transmission of poverty (i.e., from mothers to daughters) is characteristic of households maintained by women who have had early childbearing experience and incomplete secondary education (Furstenberg et al., 1987). Members of such female-headed households also experience difficulties in the labor market; because of their incomplete education, they face the availability only of poorly-paid jobs without benefits. The lack of affordable childcare compounds their difficulties.

Witte (2004) noted that, the United States census data showed that between 1966 and 1986, women consistently represented the majority of the poor population (56-57 percent female and 42-43 percent male). This was in part due to the lower wages earned by women compared with men. By the mid-1990s, about 20 percent of all United States households were headed by women, and of these, some 39 percent were below the poverty line. In 2000,

the United States poverty rate was about 13 percent; that is, there were over 34 million impoverished individuals, and the majority of the poor are women and children.

Even some workers with full-time, year-round labor force attachment earned poverty-level wages. One of the highest poverty rates occurred among female-headed households with no husband present, especially among African-American households. In 1994, some 16 percent of the population, or 38 million women, men and children were without health insurance; that figure grew to 41 million in 1999. Following “welfare reform”, the number of welfare recipients has continued to decline, but poverty rates – particularly for single mothers and children – have surged. In August 2004, the government reported that the number of families in deep poverty rose 10 percent, to 3.2 million in 2003. The percentage of single-mother families living in poverty also jumped, to 28% from a recent low of 25.4% in 2000 (Witte 2004, as cited in Moghadam, 2005).

2.2.3 The Situation in Developing Countries

At the same time as the U.S. studies, WID research was focusing on female household headship and its importance to development planning, particularly in light of rural poverty and labor migration (Bell, 2004; Buvinic & Youssef, 1978). Studies proliferated on female-headed households (FHHs) in sub-Saharan Africa, Latin America, and the Caribbean and to a lesser degree, in South Asia (Chant, 1985; Dwyer & Bruce, 1988). These and other empirical studies found that women who head households have greater constraints in obtaining resources and services in housing and agriculture. Because women have less access to land, credits, capital, and jobs with good incomes, and because they are likely to have dependent children, they are disadvantaged and more vulnerable to poverty. The WID studies thus recommended that poverty-alleviation policies explicitly target FHHs.

By the late 1980s it was estimated that of the world's total households, female-headed ones constituted 17-28 percent (Todaro, 1989). In countries as disparate as the United Kingdom, Norway, Sweden, Germany, the Czech Republic, Viet Nam, Zimbabwe, Uruguay, Chile, and Hong Kong, female-headed households represent 22-32 percent of the total (United Nations, 1995a). In the 1990s, the average proportion of FHHs was highest, at 35 percent, in the Caribbean, where consensual and visiting unions are prevalent. In Sub-Saharan Africa there was considerable diversity -- from 10 percent in Niger and Burkina Faso to 46 percent in Botswana and 40 percent in Swaziland (United Nations, 1995a).

In Ethiopia, estimates of FHHs in urban areas ranged from 35 to 50 percent (World Bank, 1992a). According to the UN's economic commission for Latin America and the Caribbean (ECLAC), the tendency towards an increase in FHHs was very marked during the 1980s in urban areas in Latin America, and "it is highly probable that the trend will be maintained throughout the 1990s. Between 1980 and 1992, of total urban households the percentage headed by women increased in 10 out of 12 countries" (ECLAC, 1995, p. 70). In 1992, the proportion of all urban households headed by women ranged from 17 percent in Mexico to 28 percent in Honduras ((as cited in, Moghadam, 2005).

Countries in the Middle East, North Africa, and South Asia report smaller percentages, although studies have found de facto FHHs in many low-income neighborhoods in Cairo to be as high as 29 percent, and there are high rates of female headship in Yemen (Power, 1993;). On the other hand, the proportion of female-headed households may be underestimated in some societies. For example, in Afghanistan, it is not desirable or possible for women to admit to maintaining a household alone. As in India, where the status of widows is precarious and low (Chen and Drèze, 1995), Afghan widows are socially ostracized and many experience deprivation (Moghadam, 1993).

In Iran, according to the 1991 census, out of 10.8 million households, just six percent were headed by women; 80 percent of the women heading households were widows (Islamic Republic of Iran, 1995, p. 36). As only 26 percent of the female heads were literate and fully 88 percent of the FHHs reported no economic activity outside the home, it appears that older women of the lower-income groups predominated. It is unclear if they were receiving financial assistance from relatives, state welfare agencies, private charitable foundations, or some combination.

2.2.4 Reasons behind the proliferation of Female-Headed Households

United Nations (1995) noted reasons proliferation of FHHs vary, but in Europe and the United States an important reason has been the greater longevity of women compared with men, and the large percentage of women aged 60 and above (United Nations, 1995a). Another reason, pertinent to these regions, is the greater social acceptability of single mothers, female participation in the modern economy, and access to housing. Who constitute female-headed households? It is helpful first to distinguish between *de jure* and *de facto* FHHs. *De jure* FHHs maintain their households alone, while *de facto* FHHs may include men who are unable or unwilling to work. Female-headed households may consist of elderly women (widowed or divorced) with no dependents, or younger women (divorced or never-married) with dependent children. FHHs may be permanent or transitory or embedded in a wider kin network of support. They may represent family breakdown or a conscious lifestyle choice. The majority of women in FHHs in developing countries are widowed, and to a lesser extent divorced or separated. In the developed countries most female-headed households consist of women who are never married or who are divorced. Perhaps because of flexible definitions of female headship, as well as inadequate data, estimates on the extent of FHHs tend to vary.

2.2.5 Representation of Woman-headed households among poor households

a. Women-headed Households

According to International Funds for Agricultural Development (IFAD), “Female-headed households dominate the poverty statistics” (Power, 1993, p. 27). According to Indian economist Gita Sen, “Among households, based on any criteria, female-headed households tend to be the poorest” (Sen, 1991, p. 1). Certainly in India, where FHHs are predominantly those of widows, and where Chen and Drèze (1995) note that widowhood is identified as a cause of deprivation, this would appear to be the case, and would justify targeting of widows and of FHHs for social assistance. Lipton (1994) argues that Indian women are not over-represented in poorer households or among heads of households that are more likely to be poor, but notes that widow-headed households with no adult male rely extensively on child labor.

In Egypt, where chronic poverty affects a very large population, especially in the south, widows and FHHs are worse off than MHHs (World Bank, 1991; Bibars 2001). Koc (1998) finds that in Turkey FFHs are not a homogeneous group, but the majority consist of previously married women who are very poor and very vulnerable. In Zimbabwe, as in many sub-Saharan African countries, women are less likely than men to own land, with the result those female-headed households are likely to be poor. Their low involvement in wage employment also renders them more vulnerable (Kanji, 1994; Government of Zimbabwe, 1995).

National reports prepared for the *UN's Second Review and Appraisal of the Implementation of the Nairobi Forward Looking Strategies* offer additional information. In the European welfare states, and especially in the Nordic countries, “the feminization of poverty has not

been a burning issue”(United Nations, 1995b, p. 4). Nonetheless, the poverty rate among households headed by women seems to be higher than among households headed by men.

In Norway, for example, 13 percent of all households headed by women lived below the poverty level, compared with only 5 percent of those headed by men (United Nations, 1995b). The situation was more severe for women in developing countries. Ghana’s national report commented on “the phenomenal increase in the proportion of female-headed households in the country” -- 35 percent of total households at the end of the 1980s (cited in United Nations, 1995b, p. 10). Most were headed by women who did not receive any remittances from men, and they were characterized by a high dependency ratio.

Kenya and Namibia both reported high rates of FHHs, 30 and 40 percent, respectively. The national report of Kenya indicated the highest absolute poverty rates among households headed by single women, namely 52 percent as compared with 44.3 percent for households headed by single men (United Nations, 1995b).

Buvinic and Gupta (1994) addressed the issue of female headship as an indicator of poverty through an analysis of 65 studies carried out between the 1980s and early 1990s on countries in Latin America, the Caribbean, Asia, and sub-Saharan Africa. Sixty-one of the studies examined the relationship of female headship to poverty, and the majority concluded that woman-headed households are over-represented among the poor. There are, of course, exceptions. Data from the Philippines showed that FHHs were relatively well-off, when compared with Thailand, which may be related to the prevalence of the extended family that shelters subfamilies formed by single mothers and children (Buvinic & Gupta, 1994). In Argentina and Chile households headed by widowed and divorced women seemed to be relatively well-off. But in general, FHHs tended to be poorer because of their higher dependency burden, because of the gender-related economic gaps, and because of the greater

time and mobility constraints women face (ECLAC, 1995, p. 70). The studies discussed by Buvinic and Gupta also found that children in FHHs work more often than children in other households, with potentially negative long-term implications for their welfare.

Some World Bank poverty assessments found additional exceptions to the general pattern of vulnerable or poor female-headed households. In Indonesia and Viet Nam, women and female-headed households were not worse off than men (World Bank, 1990a). Female-headed households in Morocco were slightly over-represented among high-income households (World Bank, 1994); this may be because of the greater likelihood of elite Moroccan women to establish their own households.

A study of FHHs in Jamaica found that their tendency to be poor was “not strong enough to warrant the application of female headship as a targeting indicator. Indeed, using female headship as a criterion for targeting social programs for the poor in Jamaica will reach only 50 percent of the poor. In contrast, “targeting rural households will reach almost 87 percent of the poor” (Louat et al., 1992, p. 20).

Varley (1996) stresses the diversity of female-headed households and the different income levels that may be found among them. Chant (1997, p. 18) argues that “life for the members of female-headed households in Mexico, Costa Rica and the Philippines does not compare unduly unfavorably with their counterparts in male-headed units, female household headship may sometimes be a positive strategy for survival.” Some FHHs may be worse off in income terms, she maintains, but not necessarily in capabilities and decision-making. ECLAC’s production of gender-sensitive indicators, published in the July 2002 edition of the *Demographic Bulletin*, shows that the proportion of females below the poverty line is higher than that of males in the majority of cases (taking urban and rural as separate cases). However, in about half the cases where the proportion in poverty is higher for women, men’s

proportion is not significantly lower. These figures suggest that the feminization of poverty is present in some countries in Latin America, but by no means all (UNIFEM 2002: 60).

b. Intra-household Inequalities

According to Moghadam (2005) the unequal allocation of resources within households resulting in differential allotments of nutrition and healthcare that reflect the perceived inferior short-term and long-term value of females is one form of intra-household inequality. There are other forms of intra-household unequal distribution which do not necessarily lead to the “missing women” syndrome analyzed by Drèze and Sen (1995), but which do result in a perpetuation of female disadvantage and a vulnerability to destitution in extreme situations at various stages in the life-cycle.

For example, in culturally conservative environments, intra-household inequalities may take the form of gender-differentiated decisions on the part of parents regarding education and marriage of their children. Boys may be favored over girls for completion of secondary school and travel to the “big city” for higher education; girls may be allowed only partial education or the completion of secondary school at a nearby school, during which time they are being prepared for marriage. Depending on social class location and the attitudes of the husband and in-laws, completion of schooling or continuation in higher education may or may not take place after marriage.

Depending also on the same factors, the married woman may or may not seek employment and earn an income of her own. In some contexts, money earned by females producing, for example, carpets or handicrafts for the market, may be handled by the males in the family. Family laws, as well as cultural norms, may require that women obtain the permission of their fathers, brothers, or other male guardian to seek employment or stay in a job. Elsewhere, women may be economically active, but devoid of the legal right to own or inherit property.

The partial education of females, absence of employment skills and experience, the lack of property and income, and the tendency to have larger numbers of children leave women and their children highly vulnerable to impoverishment in the event of divorce, abandonment, widowhood or economic crisis. In countries where the “male breadwinner/female homemaker” ideal prevails, reliance on a single (male) wage-earner is risky, especially in households where dependency ratios are high and incomes low. Women’s lack of control over their fertility may impede the struggle against maternal and child mortality.

These “cultural patterns” may themselves be the product of poverty, but they also perpetuate household and community poverty. Moreover, by keeping females locked into a patriarchal family situation, they deny women and girls basic human rights (as cited in Moghadam, 2005).

2.3 Influence of culture on feminization of poverty

According to Moghadam (2005) growing visibility of women’s poverty is rooted in demographic trends, “cultural” patterns, and the neoliberal economy. Trends in female headship, changes in the pattern and structure of employment, and the socio-cultural factors that continue to influence gender relations have led to inferences regarding the process of feminization.

Many developing countries have social and cultural norms that prevent women from having access to formal employment (Sen, 1990). Especially in parts of Asia, North Africa, and Latin America, the cultural and social norms do not allow women to have much labor productivity outside the home as well as an economic bargaining position within the household (ibid). This social inequality deprives women of capabilities, particularly employment, which leads to women having a higher risk of poverty (Sen, 1999). This

increase in occupational gender segregation and widening of the gender wage gap increases women's susceptibility to poverty (Bianchi, 1999).

Many developing countries in the world are exemplars of the feminization of poverty. Many countries in Asia, Africa, and parts of Europe deprive women of access to higher income and important capabilities. Women in these countries are disproportionately put at the highest risk of poverty and continue to face social and cultural barriers that prevent them from escaping poverty.

a. East Asia

Although China has grown tremendously in its economy over the past years, its economic growth has had minimal effect in mitigating the feminization of poverty. Economic growth did not reduce gender gaps in income or provide more formal employment opportunities for women. Instead, China's economic growth increased its use of informal employment, which has affected women disproportionately. In the Republic of Korea, low wages for women helped instigate an economic growth in Korea since low-cost exports were mostly produced by women. Similar to China, Korean women mostly had the opportunity for informal employment, which deprives women of financial stability and safe working environments. Although women in East Asia had greater access to employment, they faced job segregation in export industries, which placed them at a high risk of poverty (UNRISD, 2010).

China is a country with a long history of gender discrimination. In order to address gender inequality issues, Chinese leaders have created more access for women to obtain capabilities. As a result, Chinese women are granted greater access to health services, employment opportunities, and general recognition for their important contributions to the economy and society (Sen, 1990).

b. Morocco

The female population, especially in rural areas, dominantly represents the face of poverty in Morocco. There have been two major methods to measure poverty in Morocco, which include the ‘classic approach’ and a second approach that pertains more towards the capabilities approach. The ‘classic approach’ uses the poverty line to statistically determine the impoverished population. This approach quantifies the number of poor individuals and households but does not take into account how the impoverished population lacks basic needs such as housing, food, health and education. The second approach focuses on satisfying this lack of basic needs and emphasizes the multidimensional nature of poverty (Skalli, 2001).

Moroccan women represent the most economically insecure social group in the country. One of six Moroccan households is lone-mother households, which represent the most impoverished households in the country. Women are categorized to have the highest levels of socio-economic and legal constraints, which exclude them from obtaining their basic needs. Although recent surveys show that women actively help in providing for their families economically, Moroccan legal texts discourage women's participation in economic productivity.

Article 114 of the Moroccan Family Law states, “every human being is responsible for providing his needs by his own powers except the wife whose needs will be taken care of by her husband”. The patriarchal social structure of Morocco puts women as being inferior to men in all aspects. Women are denied equal opportunities in education and employment before the law, as well as access to resources. As a result, the female population in Morocco suffers from deprivation of capabilities. Young girls are often excluded from educational

opportunities due to limited financial resources within the household and the burden of household chores expected from them (Skalli, 2001).

Over time, Moroccan women have gained more access to employment. However, this quantitative increase in labor participation for women has not been accompanied by higher qualitative standards of labor. The labor of rural women in Morocco remains unacknowledged and unpaid. Women are put into a higher risk of poverty as their domestic workload is added onto their unpaid labor. This balance of domestic labor and work outside the home imposes a burden on rural women. Since the socioeconomic exclusion of women deprive them of the capabilities to be educated and trained for certain employment skills, their susceptibility to poverty is heightened. Low educational skills of women directly relate to the limited employment options they have in society. Although both men and women are affected by unemployment, women are more likely to lose their jobs than men. Recent research in Morocco shows that economic recessions in the country affect women the most (Skalli, 2001).

c. United Kingdom

An investigation of the feminization of poverty between 1959 and 1984 discovered a substantial increase in the percentage of female poor in the 1960s, but not in the 1970s or 1980s. The percentage remained relatively constant between 1969 and 1979, and then decreased between 1979 and 1984. The principal source of feminization of poverty was the proportion of women in one-sex households. This was more adverse for blacks than whites (Fuchs, 1986, and Wright, 1992).

In a 1990 study conducted in the United Kingdom (Hugh and Heather, 1998), nearly half of the employees in the study were women but these women counted for less than a third of the

total weekly earnings. There was no trend towards increasing feminization of poverty over the sample period (1968-1990). Women's weekly earnings were less than half of those of men. Although more women began to actively participate in providing for their families, over half of people in poverty were female and over 40% of impoverished households were lone-mother households. Lone-mother households were twice as likely to be poor as male-headed households (Hugh and Heather, 1998).

Women's earnings in family income decrease as men's incomes increase. Inequality tends to be lower in households in which women gain access to full-time formal employment. Although married women's involvement in the labour market helped to keep their families out of poverty, their relatively low earnings were overall ineffective in moving their families up to the highest level of income distribution (Hugh and Heather, 1998).

d. United States

The United States has the largest number of homeless women and children among the industrialized nations. Seventy million women and their dependent children are living in or on the brink of poverty (Pressman Fuentes, 2014). While women earn on average seventy-seven cents for every dollar earned by men, they are disproportionately concentrated in the lowest-paying fields. Furthermore, the majority of the pay gap between men and women actually comes from differences within occupations, not between them and this gap widens in the highest-paying occupations such as business, law, and medicine (Pressman Fuentes, 2014). Intra-household bargaining and "threat points" have also been described as affecting women's poverty levels (Findlay and Wright, 1996).

In addition to earning less, women suffer from Femonomics, (Wolfsohn, 2013) or gender of money, a term created by Reeta Wolfsohn, CMSW, to reflect many of the inequities women

face that increase their likelihood of suffering from financial difficulties (Brewster, 2013 and Practitioner Profile, 2016). Women are more likely than men to shoulder the fiscal and physical responsibility for their children (Cancian and Reed, 2009). Women also have unique healthcare problems/access problems related to reproduction increasing both their healthcare costs and risks (Salganicoff, 2015; Lee, 2013; and Shartzter et al., 2015). Women are also more likely to be financially illiterate and thus have a harder time knowing how to manage their money (Bucher-koenen, et al., 2014).

Females tend to live five years longer; i.e. their funds need to last five years longer than men's funds (Kochanek et al., 2014). In addition, women face gender specific challenges resulting from how they are socialized. For example, they must follow rules of negotiating for a higher salary from a mutually-beneficial framework to avoid suffering from a negative employer backlash (Babcock and Laschever 2003, and Foundation for Women, 2013). As a result of all of the above-mentioned inequities, women face a more complex money management situation than men in which they earn less but will be living longer and incurring higher expenses (Brewster, 2013, and Practitioner profile, 2016).

In 2009 Gornick et al. found that older women (over 60) were typically much wealthier than their national average in Germany, US, UK, Sweden and Italy (data from 1999–2001). In the US their wealth holdings were four times the national median (Gornick et al., 2009).

2.3.1 Dimensions of Feminization of Poverty

According to Abbate (2010), the feminization of poverty is not a trend that has been brought about arbitrarily or overnight, and it is far from being a fleeting occurrence. There is no singular cause for this phenomenon, yet the United Nations Development Fund for Women

(UNIFEM) has identified four key “dimensions” that indicate a heightened rate of poverty for women:

a. The temporal dimension. Women are often primarily responsible for childcare and household duties tasks for which they receive no pay. Women living in developing nations may also be relied upon to participate in exhausting physical and/or agricultural labor to help support the livelihoods of their families and villages. Having so many other responsibilities, these women have less time to devote to paid employment, and consequently earn a smaller income, even though they are effectively doing more work than their male counterparts.

b. The spatial dimension. When employment is rare, women may have to migrate to other areas to find work temporarily. If a woman has children, however, she may be unable to pursue a job that takes her far from her family.

c. The employment segmentation dimension. Being naturally classified as caretakers, women have often been corralled into specific lines of work, such as teaching, caring for children and the elderly, domestic servitude, and factory work such as textile production. These kinds of jobs lack stability, security and a higher income.

d. The valuation dimension. In the same vein, the unpaid labor that women perform in taking care of family members and other household chores is considered of far less worth (at least economically) than positions that require formal education or training.

Other determinants/factors include:

- *The increasing prevalence of female-headed households.* One of the long-time causes for increased numbers of single-mother families was a higher rate of male mortality after wars and periods of conflict. In Western countries today, with divorce common and/or or women choosing not to marry, many women are single mothers that must support a household on only their income.

- *Lack of education.* In countries where school is not compulsory or where girls encounter various barriers to education, upward economic mobility through higher-skilled employment is nearly impossible.
- *Discrimination.* Women may be subject to inequalities in wages, benefits, property rights, and so forth. Cultural practices rooted in misogynistic stereotypes may also incur prejudiced behavior toward women.
- *Globalization and the state of the economy.* When economic crises occur, the poor are those who suffer the greatest impact.

Unless significant progress is made in restructuring the factors that result in such a disparity, the problem will likely only worsen as the economic divide between the wealthy and the poor widens (Abbate, 2010).

2.4 Policy approaches to bridging the feminization of poverty gap

According to “the United Nations Research Institute for Social Development” UNRISD, (2005) the neglect of portents within conventional interpretations of the ‘feminization of poverty’ has conceivably been partly responsible for a range of problems in policy-making and implementation around women’s poverty. Indeed, due to the rather myopic focus on women, and incomes, the principal policy outcome of ‘feminization of poverty’ thinking has been to ‘feminize’ anti-poverty programmes (ECLAC, 2004b). This process has arguably been counterproductive insofar as it has tended to push even more of the burden of dealing with poverty onto women’s shoulders, and thereby contributed to the very problem it is allegedly attempting to solve.

2.4.1 The ‘feminization of poverty’ and its translation into policy responses

Chant (2014) asserts that, despite a weak record of elaboration and substantiation of the ‘feminization of poverty’, this ‘pithy and polyvalent phrase’ (Molyneux, 2007:18) has proved extremely expedient in inciting attention to women among planners and policymakers beyond as well as within GAD circles (Chant, 2007a). As part and parcel of a progressive wedding of gender equality to poverty reduction there has also emerged in the policy rhetoric what

Rodenberg (2004: iv) describes as a ‘win-win’ formula which links greater gender equity with economic growth and poverty alleviation.

As exemplified by a statement issued by the Asian Development Bank (2003:135) in the context of its mission to improve the quality of life in member countries, the ‘...overarching goal of poverty reduction is closely linked to improving the status of women, since equity – especially gender equity – is now recognized as an essential factor in transforming growth to development and reducing poverty’. Across the Global South more generally, women’s ‘economic empowerment’ through welfare and productivity investments has progressively been deemed crucial to achieving gender equality, eliminating poverty, and leading to development which is ‘truly sustainable’ (Rodenberg, 2004; UNDP, 2010).

2.4.2 Policy problems related to the ‘feminization of poverty’

Although the possible risks of diverting development finance from women, the need for scrutiny and circumspection around the ‘feminization of poverty’ is imperative precisely because of the way it has directed policy. One of the overriding cautions raised in feminist circles to date concerns the dangers attached to instrumentalizing women to alleviate poverty, despite ostensible gestures towards ‘empowering’ them in the process (Chant and Sweetman, 2012; Mayoux, 2006; Molyneux, 2006;).

As noted by de Vylder (2004), struggles for gender equality as a basic human right are prone to become eclipsed by an agenda of economic efficiency dominated by expectations of what the World Bank (2002) has coined the ‘returns’ and ‘payoffs’ from investing in women (Bradshaw and Linneker, 2001; González de la Rocha, 2007; Kabeer, 2005). Such tendencies arguably exacerbate a longer-observed trend, particularly noted in the post-1980 era of

neoliberal restructuring, for, women to end-up working for development, rather than development working for women (Blumberg, 1995; Elson, 1991; Moser, 1993).

The likelihood that an insidious ‘business case’ for investing in gender (Zuckerman, 2007) will let-up any time soon seems doubtful. While not disputing that reducing poverty and promoting economic growth might be highly desirable in themselves, the question remains as to whether such objectives should be so tightly bound to ‘gender’ (Jackson, 1997). Where such dense intertwining occurs, the risk is that this may compromise potential departures from a situation whereby women are used as ‘unpaid or underpaid providers of family or social welfare services’, and ‘only marginally treated as autonomous individuals entitled to rights and benefits related to activities designed to improve their quality of life’ (ECLAC, 2004).

Beyond this, the preponderant focus on women alone in anti-poverty policies is not only intrinsically inimical to women, but in sidelining men and gender relations, can also act to the detriment of advancing gender transformation more broadly (Chant and Gutmann, 2000; Cornwall and White, 2000). Not only do women end-up as the duty-bearers for household poverty alleviation, but men’s exclusion can effectively excuse and/or alienate them from obligations, as well as potentially exacerbate tendencies to stereotypically ‘disaffected male behaviour’ such as violence in the home and community, or drug or alcohol abuse (Chant and Gutmann, 2000; Khundker, 2004; Moser and McIlwaine, 2004), none of which is good for women (as cited in Chant, 2014).

While some anti-poverty interventions such as “Conditional Cash Transfers” CCTs intensify women’s unpaid work, others, and perhaps most notably microfinance schemes, call upon women to increase their contributions to household income.

a. Addressing women's poverty through microfinance: intensifying women's paid work

In microfinance schemes the emphasis on women's 'productive' labour, on the surface might appear 'empowering'. Indeed, given women's historically limited access to formal credit, the availability of loans arguably affords welcome opportunities for women to embark upon and/or strengthen their entrepreneurial ventures, to improve personal wellbeing and economic status, and thereby to challenge gender unequal norms, as argued, inter alia, by Bali Swain (2010) in relation to the Self Help Group (SHG) Bank Linkage Programme in India.

However, not all readings are so positive. Garikipati's (2010) discussion of the self-same SHG Bank programme in the context of southern India, for example, points out that many women's loans end-up invested in assets that are primarily controlled by husbands, or are used for household production or consumption, neither of which help women with loan repayments. Indeed, in order to refund their loans women are often forced to undergo the 'disempowering' process of having to work harder as wage labourers, while also experiencing a growing gendered resource divide at the domestic level (Garikipati, 2010).

Again, therefore, an exclusive focus on women and on income, coupled with insufficient attention on the part of implementing institutions to gendered barriers to women's personal autonomy, gives rise to a situation in which advances towards female 'empowerment' are held in check. As argued by Sholkamy (2010: 257): 'Alleviating poverty and enabling women to make some income can better lives, but the enabling environment that confirms the right to work, to property, to safety, to voice, to sexuality, and to freedom is not created by sewing machines or micro-credit alone'.

b. Limitations of microfinance in offering a meaningful pathway

Over and above these concerns, the limitations of microfinance in offering a meaningful pathway out of gendered poverty, let alone any assurance of ‘female empowerment’, are compounded by the small size of loans, stringent stipulations on repayment, lack of specialist guidance in enterprise growth, lack of dynamism in the local or wider economy, and grassroots needs to divert loans to solving repeated crises of domestic consumption (Bibars, 2010; Casier, 2010).

Indeed, here it is also necessary to consider the fact that whatever kind of work women do, with or without the injection of microcredit, this tends to command poor pay and profits, frequently as a result of the diverse demands upon women exacted by the social and physical environments in which they operate.

Perhaps the most significant challenges to women’s double-burdens of productive and reproductive labour are to be found in urban slums where housing is often of poor quality, services are lacking, and paltry transport connections fail to provide safe, affordable and effective access by peri-urban residents to the hubs of economic activity in towns and cities.

2.4.3 Women, employment and income-generating activities in cities of the Global South

Women currently constitute an estimated 40% of the global labour force (World Bank, 2011). Notwithstanding that this share is undoubtedly underestimated by official statistics insofar as these typically exclude the marginal kinds of income-generating ventures in which women in the Global South are commonly involved, in recent decades female labour force participation in poor countries has increased most markedly in those which are rapidly urbanizing. A prime example is Bangladesh, where, between 1995 and 2000 alone, the labor force participation of women aged 20-24 years grew by nearly 250% (ibid).

While the expansion of urban-based economic sectors has generated new opportunities for female employment and income-generation, particularly in commerce and services, increasing levels of women's employment have been shadowed by a notable 'informalization of labour' across developing regions, especially since the debt crisis and neoliberal economic reforms of the 1980s. As a result the 'feminization of labour' has not only been used to describe the rising presence of women in paid work, but also the fact that increasing numbers of jobs in the global economy have come to be marked by attributes normally associated with women's activities, most of which are poorly paid and informal in nature, and lacking in social protection and benefits such as maternity leave (Chen et al, 2004; UN-DESA/UNDAW, 2010; UNRISD, 2010).

Informal employment, in turn, has traditionally been equated with own-account income-generating activities, unpaid family labour, and subcontracted outwork, which are now broadly referred to under the term 'vulnerable employment' introduced by the International Labour Organization (ILO, 2011). This is despite the fact that own-account business ventures are often perceived as positive by women, and, in a situation of marginal opportunities in salaried employment, can tap into global as well as local pathways to status and financial well-being (Langevang and Gough, 2012).

Yet by the same token, globalization can be harmful to certain sub-groups of businesswomen, as in the case of dressmakers in Accra, Ghana (Gough and Yankson, 2011), with the more general proviso that women are not only over-represented in both informal and vulnerable employment but are also more likely to be under-employed, as well as unemployed, as youth and adults (ILO, 2010; UN-DESA, 2010). Moreover, the current wave of un- and underemployment sweeping developing countries in the wake of the 2007/2008 global financial crisis seems to be impacting women the hardest (Floro et al., 2010; Tacoli, 2012).

a. Barriers to gender equality in urban productivity and remuneration

Stemming to a large degree from women's 'reproduction tax' (Palmer, 1992), and to other discriminatory practices in the home, as well as in the labour market and society at large, gender gaps remain significant in terms of where women and men are engaged in urban labour markets in developing countries (for example, in industry and services), and on what basis, notably 'formal' or 'informal' (Chen et al, 2004; Heintz, 2006). Many women have no choice other than to be engaged in informal, own-account ventures because they have such narrow windows of opportunity in other domains. In respect of gender divisions in formal factory work, for instance, women tend only to feature prominently in export-processing branch plants where multinationals recruit them largely on account of assumptions that they represent a docile, but reliable, labour force that can be paid lower wages than men at higher rates of efficiency (UN Women, 2011). Although other 'formal' occupations have opened-up for urban women by the digital economy, these have tended to remain the preserve of more educated, better-off, women, (Patel, 2010).

Gaps between women and men in terms of occupational prestige and poverty risk are marked in the informal economy proper (Chant and McIlwaine, 2009; Chen, 2010; Meagher, 2010). This owes to several factors including women's restricted use of space, their lower levels of skills and job experience, limited access to start-up capital, and their secondary or unpaid role in family businesses (Chant, 2007b; Chen et al., 2004). Indeed, in spite of that informal businesses are likely to be under-represented in the statistics, it appears that business ownership among women is fractional compared to men, with only 1-3% of employed women in developing regions being 'employers', as against twice this proportion among their male counterparts, with the greatest disparity in Northern Africa where only 2% of employed women employ others, compared with 13% of employed men (UN Women, 2012).

On the whole, women's 'own account' businesses are 'solo ventures', and as a result of gendered constraints on spatial mobility arising from moral and social norms, along with the demands placed on women by reproductive work, women's informal economic activities are commonly based at home (as cited in Chant, 2014).

As a general rule, low-income women's home-based enterprises are small-scale and undercapitalized. They also routinely revolve around food, and other domestic activities which dovetail closely with women's reproductive roles, symbolically as well as pragmatically. In The Gambia, for instance, low-income women's 'door-side' enterprises typically comprise the selling of fruits, snacks or breakfast delicacies.

In Costa Rican slums, women prepare fruit juice ices and 'empanadas' (pastries), as well as take in washing or sewing. In the Philippines, where a higher level of diversification in informal work may be accounted for by the substantial existence of export-processing factories, many women engage in sub-contracted assembly work for pyrotechnic (firework), footwear or fashion accessory firms. In addition, women not only operate small 'sari-sari' (grocery) stores and run home-based eateries (carinderias), but may also branch out into establishing domestic-based mahjong parlors (for the playing of card-games, dominoes and so on), and 'neighborhood cinemas' where "Digital Versatile Discs" DVDs are projected onto bare walls or improvised screens such as bed-sheets. Yet despite the ingenuity of such enterprises, profits are often as sparse as they are volatile, going some way to account for the fact that gender gaps in earnings tend to be greater in the informal than the formal economy (Chant and Pedwell, 2008; Chen et al., 2004; Heintz, 2010, as cited in Chant, 2014).

b. Home-based enterprise in urban slums: the multiple challenges of land, space, services infrastructure, and connectivity

On top of the numerous, ‘mutually-reinforcing constraints’ (Chen et al., 2004) to microenterprise among poor women in general, which emanate from lack of property and resources, income, credit, skills, marketing support and expertise, and so on (Mayoux, 2001), the profitability of own-account income-generating ventures is perhaps particularly marked for female slum dwellers, highlighting the importance of considering women’s entrepreneurialism in relation to their residential circumstances. One major factor is that slums are frequently located on the periphery of cities, which precludes ready access to remunerative markets, especially in the context of inadequate and often unsafe transport links (Kunieda and Gauthier, 2007).

Another is that slum-dwelling women usually have extremely heavy reproductive time burdens to contend with (Chant, 2013; Tacoli, 2012). Despite limited quality research on service provision and women’s time poverty (Morrison et al, 2010), evidence from small-scale qualitative studies suggests that gender-inequitable time burdens resulting from service deficits are severe, and impose a range of direct and indirect constraints on women’s ability to participate in economic activities (Chant, 2007b).

Where decent services do not exist, or are unaffordable due to privatization or the need to rely on informal providers, women have to engage in several forms of compensatory labour. One case in point is where dwellings lack mains-supplied water, and thereby force women to collect this indispensable resource from public standpipes, wells, boreholes, rivers, or storage drums served by private tankers. Even if journeys are short in terms of distance, they may entail; an inordinate length of time to undertake when it comes to traversing inhospitable terrain, carrying heavy vessels, and/or queuing at communal outlets (Chant, 2013).

At communal sources, in turn, women frequently have to compete with one another for space, or in taking turns to fill buckets from neighborhood faucets, exacerbating the stress and conflict entailed in routine chores (Miraftab, 2001). The costs of water purchased on the open market, such as from cart vendors or tankers may also be prohibitive, at up to 8-10 times higher from private than public suppliers (Chant, 2007b; Hughes and Wickeri, 2011) (as cited in Chant, 2014).

Other service deficiencies exact similar tolls on women. Where electricity is unavailable, for example, or user charges are too costly for the poor, time has to be spent gathering or buying fuel and making fires to cook meals and heat water, as well as to shop on a daily basis due to lack of refrigeration. Where there is no municipal rubbish collection, or people cannot afford to pay for private waste contractors, women have to dispose of solid waste, and in cases where there is no domestic sanitation, faecal matter and waste water too (Khosla, 2009).

Needless to say that having to care for young children in these contexts exacerbates the difficulties, and adds massively to women's 'time poverty' (Chant, 2007b; Gammage, 2010; Morrison et al, 2010). The imperative of caring for children while also undertaking remunerative work in the domestic environment raises a further issue of a more socio-political nature, notably that the contributions women make are perceived as of less value, even where husbands may run home-based family businesses too.

As highlighted by Miraftab (1996:67) in the context of slums in Guadalajara, Mexico, where women often perform sub-contracted outwork in their homes: 'The mixed use of time and space by female home workers may create a disadvantaged situation whereby ... women's economic role within the family is rendered invisible'. Service and shelter deficiencies not only compromise women's engagement in incomegenerating work through a heavy 'reproduction tax', but also exert constraints on the possibilities and profitability of home-

based enterprise in their own right. For example, laundry work is excessively difficult where water supplies are scarce, sporadic or distant from people's homes, where there is limited space to hang clothing, and where lack of electrical power means that ironing has to be done with dangerous charcoal-heated implements instead. Redoubtable challenges also present themselves with regard to preparing food for sale in subserviced and insanitary conditions. Further complications arise where women do not own or control their property, or have insecure tenure and are not at liberty to determine whether parts of the dwelling or land plot can be dedicated to commercial or productive activity (Chant, 2007b, 2013;).

On top of this, if adult women do embark on income-generating activities, this can have serious intergenerational implications for human capital formation. This is especially so among younger women, for whom the transfer of substantial responsibility for reproductive tasks can jeopardize their education, training and job experience (González de la Rocha, 2007). Coupled with the constraints of infrastructural deficiencies, and limited local markets (Gough and Yankson, 2011), it is no surprise that competition among women whose limited skills and training, and exiguous start-up capital, confine them to a narrow range of under-capitalized activities, can also lead to a 'discouraged labour effect' ultimately leading to workforce drop-out (Standing, 1999).

In light of the above, it has to be asked whether typical policy responses to the 'feminization of poverty', which usually require even more time, effort and obligation on the part of women, are effectively addressing the sources of women's multidimensional privations, especially for those living in slum conditions. While stimulating enterprise, through microfinance and other initiatives such as education and vocational training, might be regarded as an individually oriented and capacity-building approach to 'female empowerment' and poverty alleviation, we must recognize that women are already stretched

in multiple directions through diverse burdens of paid and unpaid work, and that by piling more of the onus of exiting poverty on the shoulders of women alone the prospects of their becoming truly 'empowered' are substantially undermined. As Elson (1999:13) famously identified, women are an 'over-utilized not an underutilized resource' (as cited in Chant, 2014).

2.5 Gap in literature

Kaka (2013) conducted a study on "Poverty is a woman issue in Africa". He asserted that, poverty has been in existence for decades ago and is considered as a way of life, in the same way blood is flowing in our body's vein. He emphasized that, in Sub Saharan Africa, women poverty increases due to the nature of the people's culture and tradition and the lack of maneuver power on the part of their governments to make laws or rather enforce the laws made as regard to such culture and tradition of the people that contribute in increasing poverty. The study uses documentary source of data in collecting data.

The study noted that, poverty in women is a serious problem which must to be address or reduced to the barest minimum most especially the issues of lack of income, access to land and properties, opportunities by the governments and international communities. Poor governance as results of fraud and corruption in most African countries contribute in draining their resource and deny the citizens access to social services that will reduce their suffering and poverty. However, despite that Kaka's study was about poverty among women, his study never considered how culture influences feminization of poverty which the current study focuses on.

Moghadam (2005) in an examination of the "feminization of poverty and women's human rights" noted three contributing factors that have been underscored in the women-in-development and gender-and-development (WID/GAD) literature: (1) the growth of female-

headed households, (2) intra-household inequalities and bias against women and girls, and (3) neoliberal economic policies, including structural adjustments and the post-socialist market transitions. He noted that, the growing visibility of women's poverty is rooted in demographic trends, "cultural" patterns, and political economy. Although the claim that the majority of the world's poor are women cannot be substantiated, the disadvantaged position of women is incontestable.

Moghadam proclaims that, if poverty is to be seen as a denial of human rights, it should be recognized that the women among the poor suffer doubly from the denial of their human rights; first on account of gender inequality, second on account of poverty. Therefore, programs to eliminate or alleviate poverty require attention to gender inequality and women's human rights. The current study reviewed in agreement to his findings, however his does not suggest policy approaches to feminization of poverty which the current provides.

Chant, (2006) re-visited the 'Feminisation of Poverty' and the UNDP Gender Indices, and noted that, women's purportedly disproportionate and rising share of poverty - as encapsulated in the widely popularized term the 'Feminisation of poverty' has conferred unprecedented prominence upon gender in poverty analysis and policy. However, the 'feminisation of poverty' is often used in a cursory and unsubstantiated manner and, in its implicit privileging of income, does not necessarily highlight aspects of poverty which are most relevant to poor women at the grassroots.

Although the UNDP's gender indices go some way to reflecting broader aspects of gendered poverty, particularly in respect of capabilities and opportunities, there is scope for improvement. In the interests of working towards gender indices which are more responsive to crucial gender gaps in poverty (understood not only as income deficiency, but in a more multidimensional fashion, and which give weight to the onus of dealing with poverty), the

main aims of his paper were three-fold. The first is to draw attention to existing conceptual and methodological weaknesses with the ‘feminisation of poverty’. The second was to offer some thoughts on how the ‘feminisation of poverty’ could be re-cast to more effectively capture trends in gendered privation among the poor. The third was to propose directions for the kinds of data and indicators which might be incorporated within the Gender Development Index (GDI) or Gender Empowerment Measure (GEM), or used in the creation of a Gendered Poverty Index (GPI).

However, despite that Chant’s study was about feminization of poverty, his study was based on gender indices and never considered how cultures influence feminization of poverty which the current study focuses on.

2.6 Conclusion

The space and voice of women in the community tends to be surrendered to men regarding equality. Steps needed to reach gender equality should be taken, and that the community must really be involved and ready for the change. Supporting women to be able to join their references groups in their own communities by their own personal and economic development, making the changes understandable to men allowing their participation in a non-aggressive approach (not imposing a change), and following the procedures set by the local culture and using their communication mechanisms could bring a long term sustainable change. However, it is important not to exclude men in this regard as they are needed to truly create a transformative environment.

Women capacity to lift themselves out of poverty is circumscribed by cultural, legal, and labor-market constraints on their social and occupational mobility. These “preconditions” are exacerbated by the neoliberal policy environment and unequal distribution of resources. For these reasons, poverty may very well be more chronic among women and more transient

among men. The realization of women's human rights and their empowerment is thus a key ingredient of the larger struggle against poverty and for human rights.

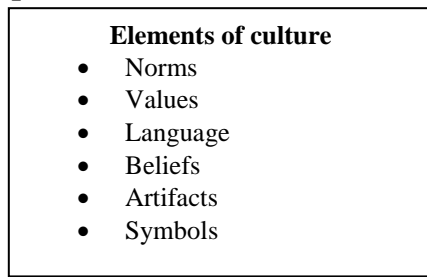
It is therefore important to consider ways of reducing the deprivation experienced by poor women and the greater difficulties women face in lifting themselves, and their children, out of poverty. Across the globe, these would include well-designed social programs such as distribution of land, training programs, job-creation, employment services, access to housing, childcare facilities, and reform of discriminatory laws. Social welfare mechanisms need to be strengthened for all, but an effective long-term anti-poverty strategy should address itself to the enhancement of women's entitlements and capabilities, whether in male-headed or female-headed households.

2.7 Conceptual Framework

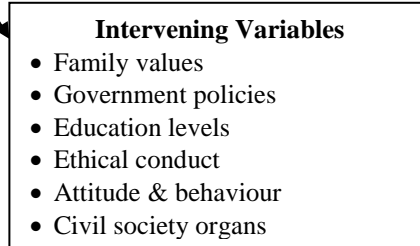
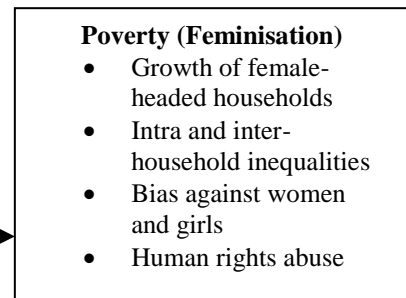
Miles and Huberman noted that a conceptual framework explains either graphically, or by narration, the main things to be studied—the key factors, concepts or variables—and the presumed relationship among them (Miles and Huberman, 1994, p18). Therefore, the below conceptual model depicts a relationship between culture and feminization of poverty. According to Boesen and Martin (2007) it is recognized that, poverty is caused by the structures of power and inequalities embedded in the local, national and global context rather than individual circumstances and capacities. The conceptual model in figure 2.1 shows the relationship.

Figure 2. 1: Conceptual Model

Independent Variables



Dependent variables



Source: the researcher

The above conceptual model interlinks the independent, dependent and intervening variables. The independent variable “culture” which influences, shapes and even determines the lived experiences of people. Culture comprises constructs such as: Norms, values, language, beliefs, artifacts, and symbols of people and society. On the other hand is the dependent variable “feminization of poverty” is a change in the levels of poverty biased against women or female headed households (Northrop, 1990). Factors of feminization of poverty include: growth of female-headed households, intra and inter-household inequalities, and bias against women and girls, and human rights abuse. The intervening variable consists of family values, government policies, education levels, ethical conduct, attitude and behaviour, and civil society organizations which also influence the elements of culture and feminization of poverty as shown by figure 2.1 above.

The model represents the views reflected in literature about topical debates on the position of women in the contemporary Burundian Society. These views highlight the unacceptable social-cultural realities in which women are the receiving of gender inequality. The values,

norms and practices defining social interaction contribute to violence meted out to women, which curtails enjoyment of their human rights (Kimani and Orchardson , 2009). The practice whereby the son has been preferred over the girl child denies effectively the girl access to education, and ultimately limits their participation in economic activities. Politically, women may not participate in the way decisions that affect them are arrived at.

The model postulates that there exist factors which are interventions: family values and education levels shape the elements of both the independent and dependent variables. Family values determine beliefs that hold in society. For example, the girl child may be valued as source of wealth, leading to the belief that the more girls the more wealth for a household. The attitude and behavior of society exhibits may to some extent shape the norms and values that come to define the society. Government has tried to change cultural values and norms of its people through various programmes shared with development partners; organizations. Efforts have been made to empower women to be participants through socio-economic programmes that aim to improve their economic status in society.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This section presents the methodology that was employed to collect the relevant data. It included; study area, research design, sampling procedures, and study population, data collection methods data processing, data analysis, ethical consideration, anticipated limitation, delimitation of the study.

3.1 Research Design

The study employed a survey research design; it was used to answer the questions raised in the study and led to easy access to information. The design enabled obtaining information from the large samples of the population. Survey research was used to quantitatively describe culture aspects of the population in Nyanza-Lac. The design is a valuable tool for assessing opinions and trends in research projects (Shuttleworth, 2008). Also, survey design is a brief interview or discussions with individuals about a specific topic and then describing their responses (Jackson, 2011). The survey design assisted in the measurement and examination of the relationship, culture and feminization of poverty in Nyanza-Lac Commune after responding to the questions asked to the respondents.

The study adopted both quantitative and qualitative approaches; Quantitative research methods permitted use of statistical analysis of numeric data, while qualitative research method was based on theories that explained the relationship of one variable with another variable in a narrative form (Sekeran, 2003).

3.2 Study Area

The study was conducted at Nyanza-Lac Zone: it has four divisions namely; Mugerame, Mvugo, Bukeye, and Kabonda. Nyanza-Lac Zone is located on the shores of Lake

Tanganyika, to the south of Kabonga and close to the border with Tanzania. Nyanza-Lac commune is bounded to North by Rumonge Province, South by Tanzania, East by Mabanda Commune, West by Lake Tanganyika and North-East Vugizo Commune.

3.3 Study Population

Population of Nyanza-Lac Commune is 388,620 according to the local Service Etat-civil de la commune Nyanza-Lac November 2015 reported. However the targeted population of Nyanza-Lac zone is 75,568. The study population comprised of; local leaders and community members (see table 3.1). This population was believed to have the most vital information for the study.

3.4 Sample size

The study used a sample size of 400 respondents which was determined using Slovin's formula (as cited in Yamane, 1967: 886). The Slovin's formula for determining sample size;

N= Total target population

n= Required Sample Size

e= Desired margin of error = 5%

$$n = \frac{75,568}{1 + 75,568(0.05)^2}$$

$$n = \frac{75,568}{1 + 75,568(0.0025)}$$

$$n = \frac{75,568}{1 + 188.92}$$

$$n = \frac{75,568}{189.92}$$

$$n = 397.893 \approx 400$$

Table 4. 1: Categories of Respondents

Divisions	Divisional Populations	Categories Sample Proportions		
		Local Leaders	Local Community	Divisional
Mvugo	10401	5	50	55
Mugerama	11605	5	56	61
Kabondo	35470	5	183	188
Bukeye	18092	5	91	96
Total	75,568	20	380	400

Source: primary data, 2017

Divisional sample proportions were computed based on the division population as a fraction of the zonal population (75,568), of the calculated study sample size (400). All the local leaders (5) within each division were purposely selected to participate in the study in order to maximize the collection of perceptions from all local leadership. The rest of the sample for each division comprised local residents. Altogether, local leaders totaled 20, while the local community totaled 380. The study sample totaled to 400 (Table 4.1).

3.5 Sampling Techniques

The study used simple random and purposive sampling methods; Simple random sampling was used to select respondents from the study population by chance. In this process every respondent had an equal chance of being included in the sample. Here residents of Nyanza-Lac zone were focused on. Simple random sampling removed “bias from the selection procedure and results in representative the sample” (Gravetter, & Forzano, 2011). The researcher got a list of all residents of Nyanza-Lac (sampling frame) beforehand, and marked out the ‘n’ element in the population. This was done with the use of random number table. However, Simple random sampling is the purest and the most straightforward probability sampling strategy. It is also the most popular method for choosing a sample among population for a wide range of purposes.

Purposive sampling, also referred to as judgment sampling method is characterized by a deliberate effort to gain representative samples by including groups or typical areas in a sample. The researcher relied on his own judgment to select sample group of local leaders in Nyanza-Lac zone. These included religious and local council leaders from the four divisions. This group was selected on the ground because they had valuable information on the influence of culture on feminization of poverty in Nyanza-Lac Zone.

3.6 Data Collection methods and instruments

The data was collected using both primary and secondary sources. Primary data was obtained by the use of interviews, self-administered questionnaires, and focus group discussion guidewhile review of related literature was used to collect secondary data especially from the existing documents or written literature by different authors on culture and feminization of poverty. Secondary methods helped to guarantee the authenticity of the data collected at the end. Primary data facilitated the use of descriptive statistics in the data analysis exercise.

3.6.1 Primary Data collection

Primary data was collected using; closed ended questionnaires, face-to-face interviews, observation and Focus Group Discussions with residents in Nyanza-Lac Zone.

Self-Administered Questionnaires (SAQ)

The study used self-administered structured questionnaires (Appendix I) made of statements requiring the respondents to opt for one answer of the five using the likert scale of questionnaire design. The questionnaires were administered to all the 400 respondents; however 337 filled and returned them. The questionnaires were hand-delivered to the identified respondents.

The method was adopted because it was the quickest way to collect a lot of information from the large group of respondents, and this actually increased the response rates. It was the cheapest method in costs and time as compared to interviews and observation methods. The questionnaires helped to capture socio-demographic characteristics of the respondents and their knowledge about culture and feminization of poverty. The questionnaires were administered in local language and since most respondents could not read and write English. However respondents such as local community members were given ample time to fill out at their convenience and then the researcher personally picked responses after four days.

Interview guide

The researcher conducted semi-structured, one-on-one interviews with each of the 20 local leaders (key informants). Each interview was scheduled to last approximately 20-30 minutes, although many continued on well after the allotted timeframe. Two (2) interviews were conducted in French, and eighteen (18) were conducted in Kirundi Language. The researcher provided each participant with an informed consent form prior to the interview in either French or Kirundi (Appendix II), and informed them of their right to withdraw from the study at any point during or after the interview. Each interview was recorded using a digital recorder and (translated then) transcribed for analysis.

Therefore, the interview guide containing open ended questions was designed to enable the researcher conduct the interviews. The interviews assisted in obtaining information in a greater depth, and they provided a chance to get clarity on contradicting statements made by the respondents as compared to questionnaires. Interviews were also used to supplement the information gathered from the use of questionnaires. This enabled the researcher to clarify on any question that was not clear. It helped to generate instant answers as regards to extent of feminization of poverty, influence of culture on the feminization of poverty and policy

approaches streamlined feminization of poverty among women in Burundi, therefore not giving a chance to the respondents to consult a third party.

Observation checklist

An observation checklist (Appendix V) was formulated and used to capture images regarding poverty in Nyanza-Lac that are not orally described. During the study, photographs of women activities, sensitization of the community and images of poverty were captured. These observations were used to provide valid data on actual events. The information obtained under this method related to what was happening in Nyanza-Lac Zone, so what was seen was immediately recorded (see Appendix VII). The method was not complicated by either past behaviour or future intentions or attitudes. The observation method was free from errors due to memory lapse, because everything was recorded as seen or observed, thus no interruptions between the data collector and the interviewee as compared to questionnaires and interviews.

Focus Group Discussion Guide (FGDG)

The researcher conducted one FGDG discussions on culture and feminization of poverty with 33 women and 10 men out of the 337 respondents. FGDs were used to obtain primary data through non-verbal channels, as well as, verbal channels that could not be explained statistically, on the range of opinions/views of respondents on the role of culture in feminization of poverty in Nyanza-Lac Commune. It was a good method to employ prior to the designed questionnaires and face-to-face interviews. A FGDG helped the researcher to group data collection method is most suitable for types of studies where multiple perspectives need to be obtained regarding the same problem.

The group of participants was moderated and guided by the researcher who introduced the topics for discussion and help the group to participate in a lively and natural discussion amongst them. The strength of FGD relied on allowing the participants to agree or disagree

amongst themselves which provided an insight into how a group thinks about the issues, opinion and ideas that existed in the community in terms of beliefs and their experiences and practices.

Figure 3. 1: Researcher conducting a FGD with community members of Nyanza Lac Zone



3.62 Secondary Data

Secondary data supplemented information from primary sources. The documents were reviewed to give a general view about the role of culture in feminization of poverty in Nyanza-Lac Commune, Burundi.

Documentary reviews

The secondary data concerning culture and feminization of poverty was reviewed from previous authors on Concept of feminization of poverty, extent of feminization of poverty worldwide, influence of culture on feminization of poverty, and policy approaches to bridging the feminization of poverty gap. Information was got from; academic dissertations, reports, and journals. This enable to supplement and measure the reliability and authenticity of the data collected from primary sources. Documents enabled the researcher to obtain the language and words of informants who were not available at the time of the research.

3.7 Data Collection Procedure

The researcher got a letter from Nkumba University research Coordinator Office. The introductory letter was used to seek permission to conduct research in Nyanza-Lac. The letter was addressed to the administration of Nyanza-Lac commune, after the approval, the researcher took it to local officers of Nyanza-Lac Zone seeking for permission to get data from the respondents.

3.8 Data quality Management

3.8.1 Validity

Sekeran (2003) defined Validity as the accuracy and meaningfulness of inferences which are based on research results. The researcher conducted a repeated review of the instrument by carrying out a field pre-test. Validity was established through a validity test using content validity index (CVI), which measures the degree to which data collected using a particular instrument represents a specific domain of indicators or content of a particular concept. The content validity index (CVI) was an indication of the degree to which the instrument corresponds to the concept it was designed to measure. According to Amin (2005) the formula for establishing the CVI is given as below;

$$\text{Formula: - } CVI = \frac{\text{Number of items declared as relevant}}{\text{Total number of items}}$$

Total number of items

The instrument was considered valid because validity value computed was greater than 0.7

3.8.2 Reliability

Reliability

Reliability is the degree to which measures are free from error and therefore yield consistent results (i.e. the consistency of a measurement procedure) (Kimberlin and Winterstein, 2008).

In order to determine the reliability of the scales, the instrument were pretested and the results are given in the table below.

Table 3.2 Reliability Statistics of instruments

Cronbach's Alpha	N of Items
.766	17

The reliability coefficient for above is 0.766 which exceeds 0.7. According to Chadwick et al (1984: 250) as cited in Ehlers (2002:27) are of the opinion that reliability will be acceptable at a Cronbach alpha at level of 0.6 or above, with absolute reliability of 1.0. Implying that the scales on the questionnaire that were used to measure the three sections of objectives were reliable and consistent.

3.9 Data processing and analysis

3.9.1 Process

The data collected was; coded, summarised and compiled in accordance with the questionnaires. The results were triangulated in frequency tables to harmonise the findings hence omitting any errors and inconsistencies.

3.9.2 Data Analysis

After the process of data collection, the researcher summarised the data and analysed it. The data was categorised and entered in to the computer by use of Statistical Package for Social Sciences (SPSS) program version 22 for processing the data. The quantitative data was analysed using descriptive statistics such as measures of central tendency and presented in frequency tables.

Qualitative data on the other hand was analyzed using content analysis following Amin (2005) in line with the research questions. Observed data including photographs of poverty activities were taken and presented.

3.10 Ethical Consideration

The researcher sought a letter of introduction from Nkumba University research Coordinator Office and authorization from top administration of Nyanza-Lac officers before conducting the research there in a bid to keep awareness of the researcher's intentions. The researcher also sought a rapport with the respondents before interviewing them. This was done directly in the field and confidentiality, consent, safety, integrity and truthfulness were observed by the researcher in order to get the required information and to avoid plagiarism. Questionnaires were structured in such a way to show no mention of the interviewee's names; and a statement to show confidentiality of data or information was provided

3.11 Limitations of the study

Some respondents were asking for money in order to avail their time for data collection, also photo copying cost require financial costs. Nevertheless the researcher solicited for funds ahead of time, prior to data collection. In addition the researcher first explained to the respondents the gist of the entire exercise.

Some respondents pretended not to have enough time to respond to the question or attend the focus group discussions because of the nature of their work; however the researcher explained the gist of the study to them or adjust on the data collection time which favored their time.

The language used in questionnaire tool was great barrier to many respondents, since most of the participants in Nyanza-Lac Zone speak Kirundi, others French language. To avoid biases from data collection, the researcher translated the questionnaire into French and Kirundi for those who do not know English language, and used the voice recorder for the interview guide and FGDs.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter presents the results on the role of culture in feminization of poverty in Nyanza-Lac Commune, in Burundi. The chapter has four sections that is; findings on the background characteristics of the respondents, the second section covers findings on the extent of feminization of poverty in Nyanza-Lac commune, the third section covers results on how Burundian culture influences feminization of poverty in Nyanza-Lac Commune, and finally the fourth section presents the policy approaches by the Burundian Government to streamline feminization of poverty gap.

The study obtained responses from a total of 337 out 400, representing 84.7% percent response rate, which was considered sufficient for purposes of the study. Out of the 400 respondent, 20 local leaders were also interviewed and 43 respondents also participated in the focus group discussions (see Appendix II, III, VI and respectively).

The findings were presented in tables and analyzed using frequencies counts and percentages, the interpretation has been done in narrative form as presented in the sections below.

4.1 Background characteristics of respondents

The researcher used the help of individuals during the study who gave relevant information for the study. The respondents' background data comprised their gender, age group, religious affiliation, level of education attained, marital status, size of households, and years in marriage. Responses on these were as shown in table 4.1 below;

Table 4. 1: Background of Respondents

Items	N	Percent (%)
Gender		
Male	142	42.1
Female	195	57.9
Age group		
18-24	39	11.6
25-34	104	30.9
35-44	110	32.6
45-54	52	15.4
55 ++	32	9.5
Religion		
Islam	45	13.4
Christianity	266	78.9
Other	26	7.7
Education level		
Primary education	92	27.3
Secondary education	138	40.9
Tertiary education	43	12.8
None	64	19.0
Marital status		
Married	250	74.2
Divorced	22	6.5
Single	24	7.1
Cohabiting	7	2.1
Widowed	34	10.1
Size of Household		
1-3	105	31.2
4-6	135	40.1
7-9	78	23.1
10 and above	19	5.6

Source: Field data

4.1.1 Gender of respondents

The results in the table 4.1 above indicate that 42.1% were male and 57.9% were female. The women participated more in the study than the men. This was because the study mainly targeted women. It was relatively easy to interact with house wives whose household duties included keeping homes and raising children. They are less involved in economic activities since they are more marginalized. However, even the men were well represented by 42.1% of the total respondents.

4.1.2 Age groups

The composition by age groups provides statistics showing that majority of respondents were aged 24 to 44 years, not only old enough to provide reliable information on the study, but also the most productive and development-oriented category of the sample.

4.1.3 Religion of respondents

The study revealed that most respondents were Christians 78.9% and Muslims were 13.4%. Religion just like culture influences the way people behave, and the roles they play within their respective households. This implies that in Burundi majority of the population is guided by Christian values. Similarly, it can be inferred that slightly more than one tenth of the population was guided by Muslim values. Both of the two religious faiths and beliefs spearhead non-governmental development initiatives among local communities throughout the country. Less than one tenth of the respondents belonged to none of the major religious faiths, making it less obvious to characterize them.

4.1.4 Education level

On the issue of education level, four fifths of the correspondents were literate with educational attainment at primary secondary and tertiary education. The results show that Nyanza-Lac Zone literacy rate was generally above the average for the country and the study

population had the potential and ability to manage business and also engage in formal employment, which women could exploit to their advantage.

4.1.5 Marital status

On the issue of marital status, the results show that, about three quarters of the respondents were married, and the rest were either single or widowed, all affected by issues of women land rights and inheritance of property.

4.1.6 Household size

The study also noted that all the respondents belonged to households varying from one to ten persons. Since majority respondents were poor, their household size is a burden to them especially in feeding, medical, education, and shelter. The larger number of people in a home entails more expenses. Majority of households could not save any money for development.

4.2 Extent of Feminization of Poverty in Nyanza-Lac Commune

The study recognized that feminization of poverty is a change in the levels of poverty biased against women or female-headed households. More specifically, it is an increase in the difference in the levels of poverty among women and men or among female versus male and couple headed households. It can also mean an increase of the role that gender inequalities have as a determinant of poverty, which would characterize a feminization of the causes of poverty (OECD, 2015).

Its precise definition depends on two subsidiary definitions: of what is poverty and what is feminization. Poverty is a deprivation of resources, capabilities or freedoms which are commonly called the dimensions or spaces of poverty. The term feminization can be applied to indicate a gender biased change in any of this dimensions or spaces. Feminization is an action, a process of becoming more feminine. It necessarily involves changes over time or

populations (comparing geographical areas, for example). Feminine, in this case, is used to mean ‘more common or intense among women or female headed households’.

The respondents were asked to indicate their opinions about the extent of feminization of poverty in the Nyanza Lac commune, responses of which were summarized and presented in table 4.2;

Table 4. 2: Extent of Feminization of Poverty in Nyanza-Lac Commune

	N	Percent (%)
There is high level of illiteracy among women in Nyanza-Lac Commune		
Strongly disagree	12	3.6
Disagree	32	9.5
Neutral	27	8.0
Agree	119	35.3
Strongly agree	147	43.6
Very few women have their own land in Nyanza-Lac Commune		
Strongly disagree	19	5.6
Disagree	39	11.6
Neutral	19	5.6
Agree	159	47.2
Strongly agree	101	30.0
There are more poor women than men in Nyanza-Lac commune		
Strongly disagree	10	3.0
Disagree	27	8.0
Neutral	16	4.7
Agree	168	49.9
Strongly agree	116	34.4
Women find it difficult to lift themselves out of poverty		
Strongly disagree	3	.9
Disagree	17	5.0
Neutral	10	3.0

Agree	183	54.3
Strongly agree	124	36.8
Women's rights are more violated than for men		
Strongly disagree	22	6.5
Disagree	36	10.7
Neutral	11	3.3
Agree	121	35.9
Strongly agree	147	43.6

Source: Field data

4.2.1 Literacy level among women

Respondents were asked whether there are fewer educated women than men in Nyanza-Lac. Accordance to the response, nearly four fifths of the respondents acknowledged the relatively low proportion of educated women in Nyanza-Lac. This was not surprising as Burundian families typically preferentially provided education to the boy child than to the girl children. The implication was that women were less literate than the male counterparts. A leader from Bukeye Division confirmed that, in his division, “men are more literate than women and generally in Nyanza-Lac”.He noted this was due to traditions where families provided boys with opportunities to education than girls. However, recent education policies like free primary education, girls and women now have access to education at even higher levels. He was of the view that, the lack of education has left many women in poverty because of lack of skills and knowledge to compete for employment. One member suggested that, women need training on business and financial management so as to run small businesses in their available resources. They can also join women associations for personal support and development.

4.2.2 Women's ownership of Land

Respondents were asked whether most women are marginalized in terms of landownership. The highest percentage, over three quarters of the respondents agreed that women were more

marginalized in terms of landownership. This implies that most families are not willing to make girls or women inherit land from their fathers or clans. Women are usually allowed to cultivate on land and cannot pass it to their children or sale it. This makes them poor because they are not allowed to put permanent structures on family land, which has acted as a limit to women's innovations and investment on land.

Input from interviews with religious and local leaders all confirmed that family land cannot be passed on to women, because they get married and bare children for a different clan. So, different families cannot mix issues of land. A member from Kabondo explained that, some families were rich enough and fathers gave property to their daughters but not in the same ratio with boys. Unless the father has only girls, he would be left with nothing to do. He passes all property to the daughters in most cases.

4.2.3 Women's poverty increases more than men:

On the issue of poverty rising in women more than men, 11% disagreed that poverty is rising more in women than men, 4.7% were not sure, while 84.3% agreed that actual poverty is rising more in women. This so because women are more illiterate, have no permanent land, and limited chances of employment.

In the FGD, a women member explained that women are poor because of the greed of men and the bad culture they created for themselves. Some are polygamous and they fear if women worked, they will be exposed to other men. Some just drink alcohol and misuse the money instead of giving it to women to start businesses, and also contribute to family income.

4.2.4 Women lifting from poverty:

Respondents were asked whether women find it difficult to lift themselves from poverty; the results showed that the highest percentage, ninety-one agreed that actually women find it difficult to lift themselves from poverty. This is because most women in Nyanza-Lac are not credit worthy because they lack income and collateral security to borrow. They can only access money from husbands or relatives, which money was not enough to enable them start significant economic activities.

In an interview with local leaders, a women leader from Mvugo Division explained, “it is still difficult for women to lift themselves out of poverty to due to lack of knowledge and skills, lack of capital for investment”.

However if they overcome challenges related to mistreatment, and discriminations from land ownership, they can start small humbly from the available family land and use it for agriculture productions to feed her children and sale surpluses.

4.2.5 Violation of Women’s Rights

Respondents were asked whether women in Nyanza-Lac have experienced violation of their freedom and rights. The highest percentage of respondents of seventy-nine, agreed that women in Nyanza-Lac have experienced violation of their freedom and rights. Violations is usually inform of domestic violence, denying women the right to get employment, right to education, and right to freedom of speech and expression of views. This has kept women behind thus increasing in poverty levels.

In the interviews, a woman member from Mugerama Division noted that, “women still experience violence of their freedom and rights by men in families”. Women are raped and beaten by husbands, some men even steal money from women, and most men are

polygamous which leads to conflict among wives and children. Polygamy has also stunted family progress hence increased poverty.

However authors like; Pearce, (1978), Northrop, (1990), Peterson, (1987), and Fuchs, (1986) state that what causes the impoverishment of women may also cause the impoverishment of men. Therefore, what matters most is to understand that the causes of the feminization of poverty is not what causes poverty in aggregate terms but the gender inequalities behind poverty. In fact, since feminization is a process, what are crucial are the changes in these gender inequalities or in the factors that result in gender inequalities.

4.3The influence of Burundian Culture on Feminization of Povertyin Nyanza-Lac Commune

The study recognizes culture as; the beliefs, customs, and arts, of a particular society, group, place, or time: a particular society that has its own beliefs, ways of life, art, a way of thinking, behaving, or working that exists in a place. This section focuses on these how these factors of culture influence the shift in gender roles and sex roles in Nyanza-Lac commune society, towards a focus upon the feminine opposite to a cultural focus upon masculinity.

The respondents were asked questions that explored the relationship between Burundian culture and feminization of poverty. The responses were as presented in table 4.3;

Table 4. 3: Influence of Burundian Culture on Feminization of Poverty in Nyanza-Lac Commune

	N	Percent (%)
Burundian culture does not give women opportunity to own land		
Strongly disagree	118	35.0
Disagree	21	6.2
Neutral	7	2.1
Agree	47	13.9
Strongly agree	144	42.7
Burundian culture provides equal educational opportunities to both boys and girls		

Strongly disagree	132	39.2
Disagree	178	52.8
Neutral	1	.3
Agree	18	5.3
Strongly agree	8	2.4
Burundian culture denies women active participation in economic activities		
Strongly disagree	47	13.9
Disagree	102	30.3
Neutral	21	6.2
Agree	130	38.6
Strongly agree	37	11.0
Burundian culture nurtures leadership skills in children		
Strongly disagree	28	8.3
Disagree	72	21.4
Neutral	27	8.0
Agree	163	48.4
Strongly agree	47	13.9
Burundian culture encourages divorce		
Strongly disagree	34	10.1
Disagree	69	21.5
Neutral	6	1.8
Agree	161	47.8
Strongly agree	67	19.9
Burundian culture doesn't provide equal employment opportunities for women		
Strongly disagree	16	4.7
Disagree	49	14.5
Neutral	48	14.2
Agree	159	47.2
Strongly agree	65	19.3

Source: Primary data

4.3.1 Custom to deny women land ownership

Respondents were asked whether most families in Nyanza-Lac commune hold the custom to deny women the right to own land. A custom is a law or usual way, which is not written and is in practice since a long time. It is anything which lots of people do, and have done for a

long time. It's usually practiced by people coming from the same country, culture, time or religion.

The results showed that majority, fifty six percentage of the total respondents, generally agreed that most families denied women the right to own land. Except for the negligible few who were not sure whether families denied women to own land, while slightly over forty-one percent disagreed that families in Nyanza-Lac commune denied women the right to own land. The views expressed by the respondents correspond with the Burundian custom that excludes daughters from inheritance. Whereas traditionally law grants widows a lifetime use-right, such custom is fading given increasing land pressures by a growing population. Repeated displacement in Burundi's conflict and post-conflict environment further compromises women's access to land.

The Burundian formal law does not grant wives and daughters rights to inherit land. The issue of inheritance is still not governed by legislation, even although Burundi has already signed and ratified the majority of international instruments which establish equality between genders and Burundi's constitution includes these instruments (Kazoviyo and Gahungu, 2011).

However there have been efforts, supported by civil society, to reform the inheritance and marital property regimes. A draft law was submitted to the Cabinet in 2006 that might potentially improve women's decision making over property. NGO lobbying made the GOB remove a consultation requirement and return the draft law to the Cabinet for consideration (Associates in Rural Development 2008b; Global Rights 2009). The high level of competition over land makes the issues of women's land rights very sensitive within families, and potential source of conflict and even violence. When women do inherit land, it is reported

that they prefer to sell this piece of land quickly. If they hold on to the land they will be under pressure of male relatives to hand over the land.

In the interviews conducted with local leaders from the four divisions of Nyanza-Lac, the general response was that in the Burundian culture women do not have a right to own property or inheritance. However if a woman is legally married and her husband dies, she has the right to control property on behalf of the children. Women have full rights to property bought by themselves. Their families or parents do not pass land to girls. It was noted that in situations where the woman has only girl children, after the husband's death, the in-laws chase her away from home and take over the sons' or their brother's property.

The study observed that this has greatly affected women's progress. High chances are that women will remain poor because of lack of access to property or land which is a major factor of production.

However in the focus discussion group (FDG) it was noted that, despite that women do not have rights to own land, they can get chance to inherit if the father or husband gave the land to the girl or woman/wife as a gift. If land is given by the father, she cannot pass it on to her children, it goes back to her brothers and their children. However some women get chance and sell-off family land and buy their own permanent property which can be passed to their children.

One member emphasized that, in situations when the woman is married, the husband cannot sell-off land or property without the permission from the wife. It was also revealed that women can easily inherit land or property from where they are married or from their husbands but not from where she is born or families or parents. The family land and property is strictly for the boys or brothers in this case.

One of the discussants clarified that, land issues are as they are; to avoid family mixes and conflicts. There are situations where the husband wants to use the land which was given to the wife by her father. This has caused a lot of trouble in many families. So families or fathers do pass land to their daughters to avoid family mixes.

It was observed that due to these traditional cultures in Burundi, women will remain poor forever, because even the educated people when it comes to property and land they also discriminate women.

Figure 4. 1: Some of women’s activities in Nyanza-Lac commune



4.3.2 Values and norms provide equal education opportunity

Respondents were asked whether family values and norms provide equal education opportunities for all children. Values are general standards, which decide what is good and what is bad. Norms are attitudes and behaviors that are considered normal, typical or average within that group or social situations (Mondal, 2016).

It was revealed that, 92% of the total respondents generally disagreed that, families provide equal education opportunities for all children, while 7.7% agreed that families provided equal education opportunities for all children. The disagreement rate of 92% shows that most families in Nyanza-Lac are only willing to provide education for the boy child, leaving the

girls illiterate. That is one of the major reason why women are the poorest, it's because they cannot compete for employment due to lack of formal education.

In the interview with a leader from Kabonda Division, he emphasized that, in the Burundian Culture education was only for boys. Although the government has policies on universal education, families still provide with boys more priority for higher education than girls. So the lack of education has kept the girl child/ women poor in Burundi because they cannot compete favorably for jobs.

In the FGD women lamented that, “Before women were never allowed to go to school, culture discriminated us, by keeping us at home to cater for such activities only”. But now women go to school and also get degrees. However there are fewer women with education compared to men due to traditional culture.

However many Burundians believe that girls need not be educated, as they are supposed to stay at home and deal with household work, as illustrated by the expression, “*Ntamashure y'umukobwa*” (There is no point in educating a girl). According to data from the National Statistics and Economics Institute of Burundi (ISTEEBU), the literacy rate of adult females was 0.349 in 2007, against 0.572 for adult males. There are thus many more illiterate women than men. This poses a long-term problem, as women's unequal access to education means that there will not be enough adequately qualified women to enter and advance in the public administration.

The government's policy of free primary education since 2005 has had positive impact and the gender parity index in primary education is now 0.99. All those interviewed stated that things are beginning to change. Nevertheless, women emphasized that the legal and socio-

economic environment hamper gender equality. Women interviewed confirmed the problems caused by the lack of laws governing inheritance and matrimonial property regimes.

4.3.3 Traditions on women participation in economic activities

On the issue of traditions and women economic participation, this has been handed down from generations by word of mouth or to another without written instruction. It is a cultural continuity in social attitudes, customs, and institutions that women should only stay home and do domestic activities. The results showed that, 44.2% of the total respondents generally disagreed that women were denied the opportunity to participate in economic activities. 26.2% were not sure whether women are denied economic activity participation, while 49.6% agreed that women were denied the opportunity to participate in economic activities. This implies that most women in Nyanza-Lac stay home to look after children while the men go work or employment. Hence all decision will be made by the men who provide for the family thus marginalizing the women.

In the interviews conducted with local leaders from the four divisions of Nyanza-Lac, they were in agreement that women now participate in economic activities, like selling in markets, shops and even some have joined women associations to provide services to people. However some women are still discouraging themselves due to traditions in participating in certain activities.

The FGD revealed that some women still have the traditional mentality of dependence on a man for everything, so they do not go out to look for work. And also in many situations men deny women the opportunity to go and work. However it was noted that most men who do not give wives freedom to start small businesses like selling in markets are polygamous and unable to support the wives and the big families. Women during the discussion claimed men should give them freedom to work so as to assist them on family expenses.

It was also noted that women are poor due to giving birth too many children, early marriages, unwanted pregnancies. There is not capital to start small businesses.

4.3.4 Nurturing for leadership

On the issues of nurturing children for leadership positions; results showed that 29.7% of the respondents generally disagreed the leadership skills are meant for the boys while girls are meant to care for domestic activities, 8% had no specific view, while 62.3% generally agreed that boys are nurtured for leadership while girls are meant to care for domestic activities. This shows that families do not think girls or women can make or be good leaders in society thus they have remained submissive to men for so long. Implying their voices are not heard and their views are rarely considered. Unless women join political positions where laws are enacted, they are deemed to remain with low decision making platforms on issues that affect them.

In the interviews local leaders, it was revealed that boys are nurtured for men activities and girls are taught female activities. However leadership is a function of education and exposure. So in the Burundian culture there are more educated men than women, so come to leadership skills.

4.3.5 Decision on divorce in Burundi culture beliefs

Respondents were asked whether women were not allowed to divorce in Burundi culture beliefs. The results showed that the majority, sixty-seven percent of the respondents generally agreed that in Burundi women are not allowed to divorce, which has made women to remain submissive to bad marriages that make them slaves to men. A smaller but significant minority of nearly thirty percent of the respondents disagreed that women were not allowed to divorce.

A number of women are treated harshly because men think these women have nowhere to run.

In the interviews a member noted that traditional beliefs in Burundi do not allow women to divorce, because it is an insult to her family. In FGD, women on top of their voices shouted that, they can divorce if they are mistreated their husbands. Others were of the view that, it is prudent for the couple to go for family advice or counseling to their parents or clan heads or responsible family members before taking a divorce decision. However it was also noted that if a woman divorced her husband she may not be welcomed by her parents or family.

4.3.6 Employment status of women

On the issue of employment, the highest percentage (sixty-six percent) agreed that most women were employed in the informal sector. This is true because most women have little education so they cannot compete favorably for formal employment. This makes them work so hard yet earn so little money, making it hard to save and purchase assets.

In the FGD, a man explained that, traditionally before women were never allowed to work, but these days' women can participate in all activities in the country. It is only that men are still more competitive for formal employment than women due to education backgrounds. And women in the informal sector are limited by lack of capital to start the small businesses.

However despite general increase in informality in Latin American region, the gap in women's and men's representation in informal work is diminishing, partly due to the greater informalization of men's work (Abramo and Valenzuela, 2005). There is also evidence of diminishing gender gaps in pay (Escobar de Pabón, 2003 on Bolivia; Valenzuela, 2005 on Latin America generally). This said female informal workers earn only 44 per cent of their counterparts in the formal sector, whereas male informal workers earn 65 per cent of their

male counterparts, revealing women's low position in the informal economic hierarchy and fewer hours in work (Abramo and Valenzuela, 2006).

Women's labour market disadvantages extend beyond pay to all aspects of employment – for example, under and unemployment, isolation, and labour instability and precariousness (Vega Gramunt, 2004). This also includes social protection for example, only 23 per cent of domestic servants in region make social security payments (Abramo and Valenzuela, 2006: 57), and overall, only 28 per cent of informal workers (male and female) are contributing to social security schemes (Silveira and Matosas, 2003).

Women are also less protected by pensions in old age than men, largely due to their shorter and more interrupted working lives, lower pay, and disproportionate involvement in the informal economy (Bertranou, 2006). By same token, gender gaps in social benefits began narrowing in the 1990s (Abramo and Valenzuela, 2006: 56). Despite these trends, women's persistent disadvantage in the labour market (coupled with their dual burden of reproductive work), plays a major role in accounting for disproportionate levels of income poverty and/or vulnerability among female-headed households (Abramo, 2003). Silveira and Matosas (2003: 238) point up that households headed by one adult (80 per cent of which correspond with women), are more vulnerable than two-parent households.

More women are likely to work from home than men, which can reinforce the invisibilization and marginalization of female work (Bruschini with Lombarda, 2000: 189). This also means fewer prospects for women of shedding their traditional responsibilities of unpaid domestic labour and care work, and limits the scope of collective organizing around remunerated activities.

4.4 Policy Approaches by Burundian Government to Streamline Feminization of Poverty Gap

According to the United Nations (2000), the gap between women and men caught in the cycle of poverty has continued to widen, a phenomenon commonly referred to as “the feminization of poverty”. Worldwide, women earn on average slightly more than 50 per cent of what men earn.

Women living in poverty are often denied access to critical resources such as credit, land and inheritance. Their labour goes unrewarded and unrecognized. Their health care and nutritional needs are not given priority, they lack sufficient access to education and support services, and their participation in decision-making at home and in the community are minimal. Caught in the cycle of poverty, women lack access to resources and services to change their situation.

The Platform for Action adopted by the Fourth World Conference on Women, held in Beijing in 1995, identified the eradication of the persistent and increasing burden of poverty on women as one of the 12 critical areas of concern requiring special attention and action by the international community, governments and civil society.

The United Nations Commission on the Status of Women discussed the issue of women and poverty at its fortieth session in 1996, and proposed further action to be taken by UN member states and the international community, including the mainstreaming of a gender perspective in all poverty eradication policies and programmes. Among the agreed conclusions of the session were measures aimed at policies to ensure that all women have adequate economic and social protection during unemployment, ill health, maternity, child-bearing, widowhood, disability and old age; and that women, men and society share responsibilities for child and other dependent care.

In order to determine effectiveness of policy approaches the Government of Burundi is using to streamline feminization of poverty, the following areas were identified and responses were as presented and summarized in table 4.4below;

Table 4. 4: Policy Approaches by the Burundian Government to streamline Feminization of Poverty Gap

Category	Count (N)	Percent
Equitable Salary payment policy	46	13.6
Compulsory Education	54	16.0
Land use for widows	83	24.6
Equal employment opportunities	73	21.7
Political empowerment	46	13.6
Access to Maternal Health	35	10.4
Total	337	100.0

Source: Primary Data 2017

On the issue about policy approaches the Government of Burundi is using to streamline feminization of poverty; table 4.44 noted that, 13.6% of the respondents claimed that the government should focus on equitable Salary payment for both men and women, while 16.0% were of the view that, the government should strengthen compulsory Education system especially starting at primary level, 24.6% noted that the government should ensure that girls, women and especially widows also inherit land from husbands and families, since land is an important factor of production. This will enable them cultivate and develop land, which activities will reduce poverty levels. However 21.7% reported that there is urgent need to reduce poverty through providing equitable employment opportunities. This factor is supported by ensuring women get quality education to make them competitive for employment. To ensure women get more rights to decision making, 13.6% noted that government should politically empowerment women, and 10.4% noted when should access

better medical service so as live health and have energy to work for them. However, infrastructural development may bring lasting solutions to the poverty alleviation in Burundi.

4.4.1 Equitable Salary payment

In the FGD, members were generally of the view that, everyone should get the same salary payment on the same job. One woman said that employers in their villages pay men more than women on the job of porting at construction sites. They say, men have more problems than women. Yet many families are now headed by women. Members also agreed that people of the same education levels should be given the same salary.

The Burundi Government's efforts to address gender equity, the country have ratified the Convention on the Elimination of All Forms of Discrimination against Women, as well as other international and national instruments. It developed a National Gender Policy in 2003, an adequate legal framework such as the 2005 Constitution which stipulates that 30% of the decision making positions should be occupied by women, and a new Penal Code in 2009 to reinforce laws against gender related violence. According to Article 57 of the Constitution of the Republic of Burundi states: 'For the same level of competence every individual, without distinction, shall be entitled to equal pay for equal work.'

4.4.2 Compulsory Education:

In the interviews, there was a generally consensus there is education bias for boys leaving out girls in many families especially in the villages where families are most struggling. A member noted that it was published that, the majority of women, currently live under the poverty threshold on less than one dollar a day, which is due to lack of education. But the government put up free primary education and enrolment has increased year by year. A member emphasized that, this was the result of a presidential initiative to provide free education from 2005.

In the FGD, a woman member said that, many Burundians believe that girls need not be educated, as they are supposed to stay at home and deal with household work, as illustrated by the expression, “*Nta mashure y’umukobwa*” (There is no point in educating a girl). But she said, things are better now days, and women are taking the initiative to send their children to school.

According to data from the National Statistics and Economics Institute of Burundi (ISTEEBU), the literacy rate of adult females was 0.349 in 2007, against 0.572 for adult males. There are thus many more illiterate women than men. This poses a long-term problem, as women’s unequal access to education means that there will not be enough adequately qualified women to enter and advance in the public administration.

The government’s policy of free primary education since 2005 has had positive impact and the gender parity index in primary education is now 0.99.27 28 29. As a result of the “free primary education for all” in Burundi, the net enrolment rate increased from 53% in 1990 to 90% in 2008/2009. However, there are still major challenges, particularly with respect to the quality of and unequal access to education in secondary and tertiary institutions. The completion rate at the first cycle of secondary education is 17% for girls against 24% for boys. In the second cycle, these rates are reduced to 9% and 17%, respectively. Regarding public primary education, the 2009 girls/boys ratio stood at 97% (72% in secondary education). In July 2009, the Government adopted a National Girls’ Education Policy to ensure gender equality by 2015.

4.4.3 Land use for widows:

In the interviews with local leaders, on the issue whether women in Burundi have a right to use land after the death of their husbands. Members were all aware that Burundian custom excludes daughters from inheritance. The opinion that widows have a right to own land is

derived from the visible drive to improve the situation for widows rather than the reality on the ground, a member elaborated.

In FGD, some women stated that things are beginning to change, some men at least can allow their wives to manage land, and some allow daughters to inherit a portion of their wealth. Some fathers now know that if they do not allow their daughters to have property, they will get mistreated by their husbands. Nevertheless, women emphasized that the legal and socio-economic environment hamper gender equality. Women confirmed that, the problems are caused by the lack of laws governing inheritance and matrimonial property regimes.

Whereas traditionally law grants widows a permanent right to use land, such custom is being eroded by steadily growing land pressures by high population growth, estimated to be 2.6% in 2010 (Asian Development Bank/AD, 2011). Recurrence of displacement in Burundi's resulting from conflict and post-conflict conditions compromises women's access to land. Nevertheless, government and development partners want to bring about equality that would favour women and widows in particular, to own land.

Under customary law, land in Burundi is generally held individually and by households, rather than by lineage. Nowadays, most households obtained land through inheritance, leasing or purchase. In the past, the land may have been allocated by kings or obtained by clearing (e.g. maraisland). Customary land authorities (chiefs and colline or hill authorities) have disappeared in the 1960s (killed or in exile). As a result, customary land authorities who could allocate land no longer exist (Kohlhagen, 2010). Land transactions and succession are now regulated locally within families, possible accompanied by an (informal) deed outlining the transaction, which may have been witnessed by Bashingantahe or the local administration (hill or colline).

The allocation and formalization of land rights by issuing documentation rests (or has rested) with several agencies (including the provincial governor) with little coordination. There is evidence that sometimes competing documentation exists for the same piece of land and a great deal of confusion over the legitimacy of documents in the event of transactions or disputes in both rural and urban areas (Associates in Rural Development 2008a).

Formal land administration is spread across several ministries. In particular, the departments responsible for the cadastre and for titling (titres fonciers) has shifted several times between different ministries (and vice presidencies). “Titres fonciers” and “cadastre” will become one entity. The cadastre is now located in *Ministre de l’Eau, de l’Environnement, de l’Aménagement du Territoire et de l’Urbanisme*. The Ministry of Agriculture (*Ministère de l’Agriculture et de l’Élevage*) is involved in land-use planning. Responsibilities for decentralization and local government is in the hands of two ministries: *Ministère de l’Intérieur* (home affairs) and *Ministère de la Décentralisation et du Développement Communal*.

A “unite de coordination” was been set up in 2009 in support of the implementation of the new land policy. Its task is to facilitate inter-ministerial cooperation, donor coordination and collaboration with civil society. The (temporary) National Commission for Land and Other Properties (CNTB, under the Office of the First Vice President) was set up in 2006 and has the authority to mediate and resolve land disputes related to refugees and IDP (Internally Displaced People) and obtain compensation, and update the inventory of state-owned lands. The Land Commission (*Commission National Terres et Autres Biens*) CNTB can also assist other vulnerable people to reclaim their land (Theron 2009). The mandate of the CNTB was renewed in 2009.

4.4.4 Equitable employment opportunities:

In the interviews, a leader from Mvugo noted that, despite the fact that various laws stipulate equal rights and responsibilities for all, certain inequalities persist and contribute to making Burundian women poorer. Most employers do casual jobs, and pay wages on tasks completed. These jobs are odd and require energy which most women do not have. So it is very difficult to provide equal employment opportunities in Nyanza-Lac.

In Burundi, unemployment is a serious problem, particularly with respect to peace building, and contributes to insecurity. As a fragile country, the problems of unemployment, particularly among the youth, should be given top priority. In creating wealth, every job-generating activity also contributes to peace building and security. Unemployment is largely urban (the vast majority of the rural population is engaged in agricultural activities) and affects mainly young people and women. In 2008, the unemployment rate was estimated at 14.4% in Bujumbura, 9% in Gitega and 6.5% in Karusi. The average age of the unemployed was 29. Young people looking for their first job accounted for 60% of the unemployed.

These figures underestimate the actual situation, but clearly show that job opportunities are rare due to very limited formal private sector development and restrictions in the public service. In urban areas, the informal sector (70% women) will therefore serve as a source of jobs, if access to inputs and mechanization is facilitated.

4.4.5 Political empowerment:

On the issue whether women were free to join politics by contesting for any position in the government. It was also noted that, a number of policies have come up to protect women interests in Burundi, policies on; universal education, marriage, employment, and health, have all greatly included women in context.

In interviews, it was also emphasized that, the traditional roles played by women in society have generally been centred on the home and household. In the FGD, members noted that, women constraints to political empowerment are due to; unequal access to education, increased gender-based violence including sexual violence, and delays in the adoption of laws underpinning women's basic human rights, e.g. in marriage.

However some women highlighted, that some laws are now in favour of women being appointed to decision-making positions (because they had the right to be there). Some added that, women in senior positions advance gender equality and discredit gender stereotypes

The Government has made efforts to address gender inequality. The country has ratified the Convention on the Elimination of All Forms of Discrimination against women. The National Gender Policy in 2003 and the 2005 Constitution stipulate that 30% of the decision making positions should be occupied by women. However, women's empowerment is still a challenge, due to very limited access to factors of production such as credit and land, and their insignificant participation in growth sectors. According to tradition, women cannot own land and cannot inherit from their husbands or any parent. This situation worsens and reinforces the vulnerability of households headed by women, which represent about 22% of the total.

4.4.6 Access to Maternal Health:

On the issue of access to maternal health for women, in the FGD' members were of the opinions that, the government had instituted initiatives aimed at promoting women access to maternal health care services. Promotion of health care is important for healthy population were the poor can at least access medical treatment. This saves loss of working hours once most people fall sick.

The introduction of the free maternal and child care system in 2006 led to increased immunization coverage, from 59% to 86% between 2006 and 2010. The hospital delivery rate increased from 22% in 2005 to 41% in 2009, and the infant mortality rate has also increased from 166/1000 in 2006 to 71% in 2011. Despite measures to facilitate access to health care for women and children, the situation is still a cause for concern. Maternal mortality remains high, at 615 deaths per 100,000 live births in 2009.

With regards to people living with HIV/AIDS or suffering from tuberculosis and malaria, subsidies helped to increase the number of care beneficiaries from 600 to 20,307 between 2002 and June 2010. The HIV/AIDS prevalence rate among adults aged 15-49 is 4.2% for women and 3.3% for men. With the end of war and progressive recovery of peace and stability, Burundi has made significant progress in the area of sexual and reproductive health and rights (SRHR).

Policy and strategic documents have been adopted, among which, the National Population Policy Statement (2011), the National Health Development Plan and the revised National Sexual and Reproductive Health Strategy (2013-2015). Sexual and reproductive health issues are well reflected in key development frameworks, notably the “Vision Burundi 2025”, and the “Cadre Stratégique de Croissance et de Lutte contre la Pauvreté” CSLP-II (2012-2016). Progress has been made on majority of health indicators, although still far from reaching MDGs. CPR (Cardiopulmonary resuscitation) moved from 8.4% in 2005 to 30% in 2014 although unmet need for family planning remains high at 31% and the fertility rate of young people (15-19 years old) remains high at 110/1,000.

Maternal mortality ratio has decreased from 910 in 2005 to 500 maternal deaths per 100,000 live births in 2010, which remains high compared to the 275/100, 000 required to meet

MDG5. Delivery rate in a health facility has increased significantly from 17.8% in 2000 to 70% in 2014, as a result of the free maternity care decreed by the Government in 2006. However, 30% of pregnant women still deliver in their homes without medical care.

Summary

The chapter reviewed the relationship between culture and feminization of poverty, and established that effective feminization requires women to have access to land ownership, education, participation in economic activities, and rights to make decisions on requirements. This will reduce marginalization of women and they will be able to lift themselves out of poverty. There is also need for government to provide opportunities for women to participate actively in politics and leadership. Hence, allowing women voices on equal payments on employment and better health care services.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

In this chapter, the study, summarized, drew conclusions and provided recommendations to relevant areas that needed more attention and further research.

5.1 Summary of findings

The study focused on the role of culture in feminization of poverty in Nyanza-Lac commune, and focused on the following objectives: i) To analyze the extent of feminization of poverty in Nyanza-Lac commune; ii) To establish the extent to which the Burundian culture influences feminization of poverty in Nyanza-Lac commune; and iii) To examine policy approaches used by the Burundian Government to streamline feminization of poverty gap.

5.1.1 Extent of feminization of poverty in Nyanza-Lac commune

The study found out that there were fewer educated women than men in Nyanza-Lac commune shown by agreement rate of 78.9% in table 4.2. This meant that many women are illiterate and cannot compete for formal jobs with men. Also 77.2% of the respondents agreed that women were marginalization in terms of land ownership. This means that so many women are not credit worthy since they do not own assets like land that can be used as collateral security in Banks. This issue as led to increasing poverty levels among women as shown by an agreement rate of 84.3%, hence making it difficult for women to lift themselves out of poverty. Since women are the most poor, they are faced with violation of freedom and rights to make decisions in families as shown by an agreement rate of 79.5%.

5.1.2 Burundian culture and feminization of poverty in Nyanza-Lac commune

Women in Nyanza-Lac commune are denied inheritance to family land, they can only use land for cultivation this was shown by an agreed rate of 41.2% in table 4.3. This was further emphasized where respondents confirmed that women are denied the opportunity to participate in economic activities represented by 49.6% agreement rate. It was also revealed that families do not provide equal education opportunity for children shown by a disagreement of 92%. The study noted the boys are nurtured for leadership positions while girls are meant to take care of domestic activities. Most women in Nyanza-Lac are employed in the informal sector characterized with low incomes. Women are also denied the right to make divorce decisions, shown by an agreement rate of 66.5%.

5.1.3 Policy approaches by the Burundian Government to streamline feminization of poverty gap

The study noted that the government has made significant efforts to ensure women are equally treated in society. Table 4.4 showed that the government has put policy on equal salary payments to level income inequality in Burundi as represented by a rate of 13.6% of the total respondents. The agreement rate of 16.0% showed that the government has made education compulsory for both boys and girls at primary level. This has ensured that at least all the population gets free primary education. A rate of 24.6% revealed that women can use land after the death of their husbands. It was noted that women can easily lift themselves from poverty if government can enable them access family land through enacting policies on land that favor women to stay on land permanently.

The government has also ensured equal employment opportunities of both men and women. However women are still less competitive due to lack of required qualifications. The study noted that women are now free to contest for any political position as shown by an agreement rate of 13.6%. Implying that, women can now express their view and make decisions on

pertinent matters concerning them. The government has also ensured that women access maternal health care services to reduce on mortality.

5.2 Conclusion

The study was about the role of culture in feminization of poverty in Nyanza-Lac Commune. In view of this study concludes that, the biggest factor affecting feminization is gender biased change in Nyanza-Lac. This is due to cultural norms and values which bias women on land ownership and inheritances; the poor education of girls as compared to boys, denies women the opportunity to participate in economic activities, hence making it difficult for women to lift themselves out of poverty. The neglect of violation of women rights and freedom hinders women's position in making decisions in society. The situation among the Women in Nyanza-Lac commune is worrying especially if government does not effectively implement policies on equal education, employment, health, leadership, and land ownership. The study note that Female-headed households are more vulnerable to increased unemployment and reductions in social and welfare spending.

5.3 Recommendations of the study

The recommendations were drawn basing on the findings of the study. They are intended to enhance better feminization in Nyanza-Lac commune;

- A deliberate effort should be made to train the women on income generating project supervised from time to time by the ministry.
- Government should put a comprehensive approach to poverty eradication among women, so as the number of its citizens living in poverty drops by at least 50%. This can be done by extending credit to poor women in which gross period for one year is allowed before loan repayment.

- The Government should cushion the negative impact of structural adjustment programmes on women by implementing a Social Action Programme that will provide payment for women's education and health services.
- Government should offer some assistance to poor women in the areas of employment, education, health and nutrition should be introduced. Such as free primary and secondly education for the poor. Health centres for only women can also be gazetted for the very poor and the old.
- Government should make analysis of the impact of macroeconomic investments and taxation policies on women to help formulate policies to minimize the negative impact of economic transformations on women. The government can cut off taxes on women activities such as weaving and tailoring.

5.4 Areas for further Research

In view of the need to understand fully the interplay of factors that may underlie the Feminisation of poverty among Burundian women, more research needs to be undertaken. The related issues surrounding the persistence of poverty among women in spite of government and other partners' interventions that need to be examined further are but not limited to:

- Financial management and poverty alleviation among women in rural areas
- Credit accessibility and feminization of poverty among women in Burundi
- Early Child bride marriages and education rights, and;
- Domestic violence and women rights.

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APPENDIX I: SELF ADMINISTERED QUESTIONNAIRE

Dear respondent,

I am a Master' student at Nkumba University, carrying out a study titled ***THE ROLE OF CULTURE IN FEMINIZATION OF POVERTY IN NYANZA-LAC COMMUNE, BURUNDI.***

You have been selected to participate in this study, as part of the requirements for the **Award of the Master of Arts degree in Human Rights and Human Development**. In view of that, I kindly request you to participate in this study by completing this questionnaire. The findings are purely for academic purposes and will be treated with utmost confidentiality.

Kindly spare some time and answer the questions by ticking against the answer of your choice appropriately without leaving any item unanswered.

SECTION A. Bio-data

Please tick the options that best describe your status.		
Gender	a. Male	<input type="checkbox"/>
	b. Female	<input type="checkbox"/>
Age	a. 15-24	<input type="checkbox"/>
	b. 25-34	<input type="checkbox"/>
	c. 335-44	<input type="checkbox"/>
	d. 45-54	<input type="checkbox"/>
	e. 55 and above	<input type="checkbox"/>
Religion	a. Islam	<input type="checkbox"/>
	b. Christianity	<input type="checkbox"/>
	c. Other	<input type="checkbox"/>
Education	a. Primary Education	<input type="checkbox"/>
	b. Secondary Education	<input type="checkbox"/>
	c. Tertiary Education	<input type="checkbox"/>
	d. None	<input type="checkbox"/>
Marital status	a. Married	<input type="checkbox"/>
	b. Divorced	<input type="checkbox"/>
	c. Single	<input type="checkbox"/>
	d. Cohabiting	<input type="checkbox"/>
	e. Widowed	<input type="checkbox"/>
Size of household	a. 1-3	<input type="checkbox"/>
	b. 4-6	<input type="checkbox"/>
	c. 7-9	<input type="checkbox"/>
	d. 10 and above	<input type="checkbox"/>

Please answer the following questions using the options provided below that best describe your views:

Strongly Disagree =1

Disagree = 2

Neutral = 3

Agree = 4

Strongly Agree = 5

SECTION B. Culture and feminization of poverty

Code						
1. Extent of feminization of poverty in Nyanza-Lac.		1	2	3	4	5
EFP1	There are few educated women as compared to men in Nyanza-Lac.					
EFP2	Most women are marginalized in terms of land ownership.					
EFP3	The number of women in poverty is rising relative to that of men.					
EFP4	Most women find it difficult to lift themselves out of poverty than men.					
EFP5	Most women have experienced violation of their freedoms and rights.					
2. Burundian Culture and feminization of poverty in Nyanza-Lac						
RBCF1	It is a custom for families to deny women the right to own land					
RBCF2	Family values and norms provide equal education opportunity for all children					
RBCF3	Burundi traditions deny women the opportunity to participate in economic activities					
RBCF4	While boys are nurtured for leadership position, girls are meant to take care of domestic activities in Burundi traditions					
RBCF5	Women are not allowed to make divorce decisions in Burundi beliefs.					
RBCF6	In Abarundi culture behaviour most women are employed in the informal sector.					
3. Policy approaches by the Burundian Government to streamline feminization of poverty gap.						
PABG1	Equal salary payment has been put in place to reduce income inequality among men and women in Burundi.					
PABG 2	Education has been made compulsory both boys and girls at primary level					

PABG3	Women have been given a right to land use after the death of their husbands.					
PABG4	Equity employment opportunities have been put in place by the Burundi government					
PABG5	Women are free to join politics to contest for any position in the Burundi government.					
PABG6	The Burundi government promotes women access to maternal health care services.					

APPENDIX II: AN INTERVIEW GUIDE FOR THE LOCAL COMMUNITY

Dear participant,

I am pursuing a Master's degree in Human Rights and Human Development at Nkumba University, Uganda and carrying out a study titled *THE ROLE OF CULTURE IN FEMINIZATION OF POVERTY IN NYANZA-LAC COMMUNE, BURUNDI* as a requirement for the finalization my course. In view of that, I kindly request you to participate in this study by answering this questionnaire. The findings are purely for academic purposes and will be treated with utmost confidentiality.

SECTION A. Bio-data

1. Gender.....
2. Age.....
3. Religion.....
4. Education level.....
5. Marital status.....
6. Number persons in your household.....

SECTION B: Extent of feminization of poverty in Nyanza-Lac

1. Why are women more illiterate in Nyanza-Lac?
2. How can women lift themselves out of poverty?

SECTION C: Burundian culture and feminization of poverty in Nyanza-Lac

1. How is family land inherited in Nyanza-Lac?
2. In which activities does culture favour boys more than girls?
3. Why should girls be nurtured for leadership?

SECTION D: Policy approaches by the government to streamline the gender

1. What can government do to ensure women emancipation?

APPENDIX III: FOCUS GROUP DISCUSSION GUIDE

A. Extent of feminization of poverty in Nyanza-Lac

1. How can families increase girls' opportunities in future?
2. How can government improve on women status?

B. Extent of Burundian culture and feminization of poverty in Nyanza-Lac

1. How can women lift themselves from poverty
2. How can women get more freedom and rights?

C. Policy approaches by government to streamline gender

1. Ways in which can ensure feminization on the following issues
 - i) Education system
 - ii) Violation of women rights
 - iii) Employment
 - iv) Health care

APPENDIX V: OBSERVATION CHECK LIST

The method will focus on the following issues:

TOPIC: The role of culture in feminization of poverty in Nyanza-Lac Commune

Name of Village observed

Name of Town observed

Activity observed	Findings
1. Women economic activities	
2. Household activities	
3. Behaviour of men in area	
4. School activities	
5. Culture gatherings	

APPENDIX VI: INTRODUCTORY LETTER



Nkumba University

CHARTERED SINCE 2006 BY THE GOVERNMENT OF UGANDA

OFFICE OF THE DIRECTOR – KAMPALA CAMPUS

The mission of the University is to provide an environment that enables the cultivation of Competence, Confidence, Creativity, and Character, in the academic, professional and social interactions

TO WHOM IT MAY CONCERN:

Dear Sir/madam

RE: HASSAN SIMON [INDEX NO: 2016/FEB/MHRD/M219320/WKD/KLA]

This letter serves to introduce to you Mr. Hassan Simon, a student of Nkumba University, Kampala – Uganda. Hassan is in his second year pursuing a Masters' Degree in Human Rights and Human Development. In partial fulfilment of the requirements for the award of a Masters' degree, students are mandated to conduct research in selected areas and submit a dissertation for examination. It is for this reason that Hassan has been sent to the field to collect data. His topic is titled: ***"The role of culture in feminization of poverty in Nyanza-Lac Zone, Burundi"***.

Any assistance accorded to him during his field visit is highly appreciated.

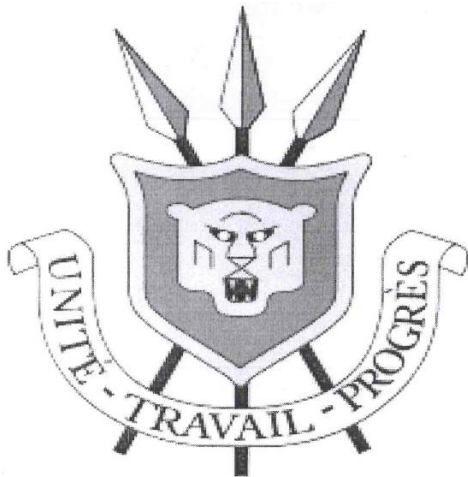
Yours sincerely;


Dr. Charles Edaku
DIRECTOR

5th / 3 / 2017



Appendix VII: ACKNOWLEDGEMENT LETTER



REPUBLIC OF BURUNDI
MINISTRY OF HOME AFFAIRS
AND PATRIOTIC TRAINING
PROVINCE OF MAKAMBA
COMMUNE OF NYANZA LAC

13th /3/2017

Ref: N ° 531.1005 / 029./ SO / 2017

NKUMBA UNIVERSITY
KAMPALA CAMPUS
UGANDA

RE: To whom it may Concern

Dear Sir,

Further to your letter of March 6, 2017 the subject of which is reproduced in the margin, I have the honor to notify you herewith that your request has met with my assent.

Accept, Mr. Director, the assurance of my distinguished consideration.

Yours sincerely;

Jean Claude NDUWIMANA

The administrator

