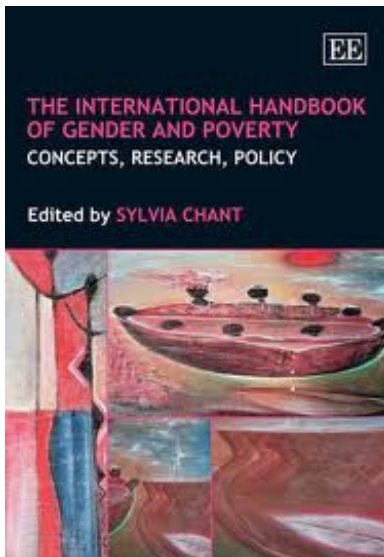


Book Review: Understanding the interpersonal dimension of gender and poverty

<http://blogs.lse.ac.uk/politicsandpolicy/2011/03/06/book-review-the-international-handbook-of-gender-and-poverty/?pfstyle=w p> March 9, 2011

Kerwin Datu reviews a great wandering tome that explores how some of the noblest intentions in development are transformed or undermined by the interpersonal dimension of poverty.

The International Handbook of Gender and Poverty: concepts, research, policy. Edited by Sylvia Chant. Edward Elgar. May 2010.



There are many minds in the international development field that will switch off at the sight of the word gender in the title of this book. They may say they are concerned with more important, big-picture ideas about aid, governance, trade policy, etc. This is a problem, because those very same big ideas that dominate the field keep breaking down at the seams because their thinkers overlook exactly the kinds of nuance and detailed policy thinking that fill this book. So let me assure such thinkers that this is not a feminist text, nor does it fetishise the issue of gender. Rather it is about the interpersonal dimension of development—how women and men relate with each other, how children relate to adults, the old to the young, employers to workers, households to agencies. It is about how these relationships shape individuals' struggles with poverty, and how these struggles aggregate to become wider narratives of poverty across whole societies.

Edited by [Sylvia Chant](#), Professor of Development Geography at the London School of Economics, the *Handbook* is a reference work, a staple of professional libraries that will be returned to over time, rather than a survey to be read from cover to cover. It is a collection of 104 research papers, handily abridged, predominantly case studies, drawn from across the developed and developing worlds. Because of its size, it may be useful to think of it as ten volumes, each focused on themes like race and migration, health, assets, labour, policy, and microfinance. Specialists may choose to read one of these ten parts independently, though the papers overlap in theme so much that a lot would be missed by doing so.

The feminisation of responsibility

One of Chant's major themes responds to recent claims that we are witnessing a "[feminisation of poverty](#)". In the fifteen years since Beijing hosted the [Fourth World Conference on Women](#) in 1995, many agencies have pushed the assertion that women comprise as much as 70 per cent of the world's poor, and that the number is rising.

While this has increasingly become an unfounded view, Chant asserts that in its place we are witnessing a "feminisation of responsibility". By this she means that, rather than women being increasingly poorer than men, the burden of poverty is increasingly on women. For example, when there is no income to be earned, men may sit idle while women must continue with domestic chores. Or, when money is scarce, men may abandon their families, while women are less likely to do so.

Those big-picture minds I mentioned earlier often expect that economic growth will take care of such inequalities. But [Cecile Jackson](#), Professor of Development Studies at the University of East Anglia, observes in India that as poor households increase their income, many husbands often sequester the increase to obtain status symbols, emboldened by their new-found capacity to embody patriarchal ideals. Income growth is found to increase inequality between the sexes.

It is unwise to dismiss patriarchy as a dated concern. While it is a tiresome topic in the West, it

remains a social hierarchy as ingrained as the seniority of elders throughout the world, and will play a part in the interpersonal dynamic of poverty for decades to come.

The feminisation of debt

The big counter-move to the imagined “feminisation of poverty” has been to embrace women’s apparent capacity for fiscal responsibility and establish microfinance schemes for poor women. The principle is that women will carefully manage small loans, will reliably repay their debts, and will use the capital to finance small entrepreneurial activities to lift themselves out of poverty. But as several papers show, these principles often run aground through ignorance of interpersonal dynamics.

In one scheme in Dar es Salaam, analysed by [Fauzia Mohamed](#), Lecturer in Sociology in the Open University of Tanzania, the credit agency seems eager to promote a Protestant work ethic, which presumably they find lacking in Tanzanian society. One official states that:

“We try to enlighten our clients that those who are serious in their businesses are the ones who escape the vicious cycle of poverty, since the harder they work, the faster they make their repayments. This gives them more money to invest in their businesses causing their businesses to expand faster, giving these women more money which will eventually reduce their poverty.”

Firstly, the statement shows that the agency prioritises recovering its funds ahead of real poverty alleviation, since women are taught that repaying the agency is a precondition for escaping poverty, a strange and artificial claim. Secondly, for Mohamed, it showed no understanding of Tanzanian women’s lives.

In the absence of other available criteria, the agency assessed individuals’ capacity to borrow based on their apparent industriousness and devotion to income-earning activities. But this directs loans only at those women who have the luxury of time and resources to devote themselves to income-earning, and writes off the neediest women where they don’t demonstrate the appropriate work ethic.

But the neediest Tanzanian women are not lazy, merely sensible. They are already industriously juggling children, domestic chores, and favours for neighbours. They may neglect repayments not out of incapacity but out of rational preference to maintain good relations with their community instead of credit agencies. Women may default to help their neighbours, causing agencies to refuse them further funds, but these women know that their neighbours are more likely to be of real assistance than the agencies in times of crisis, and will happily divert their repayments to help each other.

[Ashoka](#) Vice President [Iman Bibars](#)’ analysis of microcredit schemes in Cairo reveal a more insidious threat to the intentions of microfinance. Here, rather than empowering women, credit became a means for men to exploit women as an avenue for easy capital. She quotes two debtors:

“My husband left me for another woman. So I heard about the PFP and I applied ... I started a small business where I get clothes and sell it on credit. Once my husband realised I was making good money; he came back to me ... He takes all my revenues and gives me pocket money and what I need to run the business. When I complained he beat me so hard and threatened to take the children away from me.”

“I joined the NGO’s credit programme four years ago. I started pickling vegetables and sold them to the shops in our area. However my husband told me that we can sell it to merchants in the bigger market. He pretended he will help; now he is in control of the whole business and I work for him. So not only do I serve him and his children, I am now a worker in his little pickle factory.”

Chant is inclined to call this the “feminisation of debt”. Rather than microcredit necessarily empowering women, in these contexts it becomes an instrument that transfers the burden of debt to women, where men may abandon their responsibility for it.

These are the kinds of insights that make the *Handbook* a valuable reference across several themes. However, here it is necessary to reproach the *Handbook* for one major flaw, and that is its failure to organise such insights in a way that makes them accessible to a wider policy audience. If it is difficult to read an academic journal cover-to-cover for its lack of overarching structure, that difficulty is compounded several times in the compilation of this work.

Nevertheless it is for these kinds of insights that I recommend this book to be a staple of reference libraries, of which different parts will be studied on different occasions, so that over time the reader will understand the breadth of knowledge it contains, and to appreciate the importance of the interpersonal dimensions of poverty and development.

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Sylvia Chant will be chairing an event on [*Gender and Poverty in the 21st Century*](#) at the LSE on Friday 11th March 2011.