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Feminisation of Poverty in Contemporary Societies: Understanding Gendered Economic Marginalisation

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ABSTRACT

The feminisation of poverty has emerged as one of the major social phenomena of modern societies, due to the patriarchal and persisting gender inequalities in the economic, social and political structures. This review takes a closer look at the conceptual basis, gendered aspects, structural causes, global patterns, consequences and policy responses on women's economic marginalisation. Drawing on sociological and development literature, the article draws attention to the ways in which inequalities in the labour market, unpaid care work, educational disparities and limited access to productive resources systematically disadvantage women and increase their vulnerability to poverty. The analysis demonstrates that women are overrepresented when it comes to global poverty and are more likely to be affected by poverty in more severe and chronic forms than men. The consequences of this gendered poverty have ramifications across generations and impact on health, education, social inclusion and development outcomes in general. The review further examines the ways by which patriarchal institutions, policy frameworks and global economic transformations help to perpetuate the economic insecurity of women, whilst identifying successful policy interventions that could help to reduce gendered poverty. The findings highlight the importance of ensuring poverty elimination is put at the centre of development strategies and the implementation of development policies which are inclusive and women-centred in order to address both material deprivation and structural inequality.

1. INTRODUCTION

Poverty is one of the most stubborn and intractable of social problems that contemporary societies face. Despite decades of economic growth and development initiatives, poverty continues to affect millions of people around the world with its burden falling disproportionately on women. Over the last 40 years, scholars and development agencies have come to realise more and more that poverty is not gender neutral. Instead, it is so firmly embedded in social structures, cultural norms and economic systems that systematically disadvantage women. This recognition has led to the concept of the feminisation of poverty, which means the concentration of poverty among women in comparison with men and the depthening of poverty experienced by women in societies (Visalakshmi et al., 2018).

From a sociological perspective, poverty is not just a lack of income but a condition that is affected by unequal access to resource, power, opportunities and social recognition. It reflects structural inequalities based upon class, gender, race and social institutions. In this context, the feminisation of poverty is understood as a multidimensional phenomenon, which goes beyond monetary

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deprivation, and encompasses limited access to education, healthcare, employment and property rights, political participation and social protection. The gendered economic vulnerability is strengthened by women's unequal share of unpaid domestic labour, childcare and elder care, which restricts women's ability to work in the formal labour market and their ability to accumulate assets and have stable livelihoods (Hedström & Olivius, 2020).

The term feminisation of poverty was first popularised in the late 1970s and 1980s, especially through the work of Diana Pearce, who recorded the increase in poor households headed by women in the US. Since then, the concept has become globally relevant since similar patterns have been found among developing and developed societies. Contemporary evidence shows that women make up almost 60 per cent of world's poor. According to United Nations Development Programme (UNDP) women represent a significant majority of people living on less than 1.90 US dollars a day, they are more likely than men to be living in persistent and extreme poverty. The World Bank further estimates that women do around 75 per cent of the unpaid care work in the world, a burden that seriously restricts their economic opportunities and fuels directly income inequality and poverty.

The gendered nature of poverty can be especially seen in the labour market structures. Globally, women's labour force participation is significantly lower than men's and when they do participate, the likelihood is that they are employed in informal, low-paid, insecure and unprotected forms of work. The International Labour Organization says that women earn on average 20 per cent less than men worldwide and are greatly overrepresented in part-time and precarious forms of employment. These inequalities are perpetuated through occupational segregation, discriminatory wage practises, lack of access to productive resources as well as systemic barriers in education and skill development.

In developing societies, the feminisation of poverty is compounded by the norms of patriarchy, which limit women's mobility, decision-making power and access to land, credit and inheritance. In many areas, customary laws and social practises still deny women property rights, even though there are constitutional provisions and laws guaranteeing equality. As a result, women are economically dependent on male relatives and extremely vulnerable to poverty after the breakdown of marriages, widowhood, migration or economic shocks. Rural women, indigenous women, migrant women and female-headed households are particularly vulnerable to permanent poverty and social exclusion (Hanmer et al., 2020). In today's societies, the process of globalisation and economic restructuring have reshaped women's relationship with poverty even more. Neoliberal economic reforms, privatisation and labour market flexibilisation have increased the scope for women's employment in export-oriented industries and the service sectors, but often these are characterised by low wages, poor working conditions and job insecurity. The growth of the informal employment sector has absorbed female labour disproportionately, and thus already existing hierarchies of gender within the global economy were reinforced through this process. At the same time, through a decrease in public expenditure on social services, the state has transferred the responsibility for providing care from the state to the households, where women bear the main responsibility without any economic compensation.

The consequences of the feminisation of poverty are not just individual to women, but familial, communal and national development outcomes. Gendered poverty erodes the creation of human capital and traps people in intergenerational poverty and limits social mobility. Children brought up in female-headed poor households are more likely to be malnourished and suffer poor health outcomes, lower educational attainment and lower life chances. Thus, the feminisation of poverty is not only a violation of social justice but also a major challenge to sustainable development. In recent years, international development agendas, including the Sustainable Development Goals, have recognized a key role for gender equality in poverty reduction. Goal 1 (No Poverty) and Goal 5 (Gender Equality) specifically acknowledge the relationship between women's empowerment and sustainable development. However, persistent gender gaps in income, employment, education, political representation and asset ownership show that progress is uneven and a long way from being sufficient.

Against this backdrop, the present review attempts to analyse the feminisation of poverty in contemporary societies by examining its conceptual background, structural reasons, gendered dimensions, global patterns, social consequences and policy responses to it. By synthesising sociological and development literature, this article aims at providing a comprehensive understanding of how economic marginalisation is produced, reproduced and sustained through gendered social relations. The review also highlights the need for urgent policy interventions on gender-sensitivity that tackle not only the income poverty but the deeper structural

inequalities that still put women at the centre of global poverty (Bradshaw et al., 2017).

2. CONCEPTUAL AND THEORETICAL FRAMEWORK

Understanding the feminisation of poverty requires a good conceptual base and interaction with the key theories of sociology and development. The concept has transformed over the years from a focus on income deprivation to a more general understanding of multidimensional, structural and relational dimensions of poverty faced by women. This section describes the conceptual development of the feminisation of poverty and considers the major theoretical perspectives used to explain the economic marginalisation of women (Wanjala, 2021).

2.1. Concept of Feminisation of Poverty

The concept of feminisation of poverty was first used by Diana Pearce in 1978 in her classic work on poverty trends in the United States. Pearce noted that women, especially female-headed households, were becoming an increasingly large share of the poor population and they were suffering from deeper and more persistent forms of economic deprivation. Since then, the concept has been broadened to go beyond the original national context and reflect global patterns of gendered poverty (Bradshaw et al., 2017).

Conceptually, the feminisation of poverty is describing three processes which are interrelated:

- first, the growing proportion of women in the ranks of the poor; and
- second, the increasing intensity of the poverty women are experiencing as compared with men; and
- third, the institutionalised creation of poverty that arises from gender-based social and economic inequalities.

Unlike previous frameworks for understanding poverty, which viewed households as a unit of economic activity, feminist research focused on issues of power dynamics within the household, as well as uneven resource distribution between men and women. This shift was important because it showed that women are frequently impoverished even within non-poor households because of unequal access to income, education, healthcare, food and decision-making power.

International evidence is strong for this conceptual change. According to UN Women, women make up almost 60 per cent of the global poor and they own less than 20 per cent of the world's land. The Food and Agriculture Organisation states that women contribute some 43 per cent of the global agricultural labour force but control a small fraction of productive resources. Such inequalities systematically restrict women economic security and strengthen the feminisation of poverty in societies.

The concept also includes the time dimension of poverty. Women's poverty is often chronic rather than temporary and is influenced by life-course vulnerabilities such as childbearing, locating as a caregiver, marital transitions, the state of widowhood and old age. These vulnerabilities interact with social norms and institutional arrangements that limit women's access to education, employment and social protection. Thus, the feminisation of poverty is not so much about income deficits but rather a complex web of structural disadvantages embedded in economic systems, cultural practices and political institutions. (Bradshaw et al., 2019).

2.2. Theoretical Perspectives

2.2.1. Feminist Political Economy

Feminist political economy offers one of the most influential models to understand the feminisation of poverty. This perspective draws attention to the way that capitalist economic systems are based on gendered divisions of labour, with women's paid work in the domestic sphere and unwaged care work in the unpaid sphere, which sustain the formal economy without recognition or remuneration. By giving women the primary reproductive and caregiving tasks, societies restrict women's access to paid work, and reinforce women's economic dependence. According to the International Labour Organisation, women do more than three quarters of the world's unpaid care work, and they add an estimated value of 9 per cent of global GDP. This invisible labour not only limits the earning potential of women but it also reproduces the inequality between men and women from generation to generation. Feminist political economists have argued that so long as care work is unpaid and undervalued women will continue to be structurally disadvantaged in labour markets and vulnerable to poverty.

2.2.2. Gender Stratification Theories

Gender stratification theory explains poverty as the result of institutionalised gender hierarchies, which distribute power, resources and opportunities unequally between men and women. Education systems, markets of work, law and political

institutions systematically favour the participation and leadership of men while limiting the economic mobility of women. Empirical evidence shows that even with educational parity for women, occupational segregation and wage discrimination still persist against them. The World Economic Forum's Global Gender Gap Report, on a regular basis, documents the ever-present gaps in economic participation and political empowerment, with progress made at a very sluggish pace. These stratified structures mean that the economic marginalisation of women is perpetuated and the patterns of poverty are reinforced.

2.2.3. *Capability Approach*

Amartya Sen's capability approach extends the concept of poverty from income to the actual freedoms and opportunities of people to lead the lives they value. Applied to gender, this approach shows that poverty among women is not simply a result of low income, but also a result of poor access to education, healthcare, bodily autonomy, mobility, political voice and social recognition. In many societies, the capabilities of women are limited by early marriage, gender-based violence, limited inheritance rights and poor access to public services. These deprivations interact to give rise to enduring economic vulnerability and social exclusion (Akinwale, 2023).

2.2.4. *Intersectionality Framework*

The intersectionality framework emphasises that women's experiences of poverty are not homogenous but defined by overlapping systems of inequality relating to class, caste, race, ethnicity, age, disability and migration status. Rural women, indigenous women, migrant women and women from marginalised castes or ethnic groups are faced with multiple and compounding forms of underprivilege which increase the risks of poverty. This perspective is especially important in contemporary societies where globalisation, migration and urbanisation has diversified women's experiences of labour and at the same time has reproduced new forms of exploitation and insecurity.

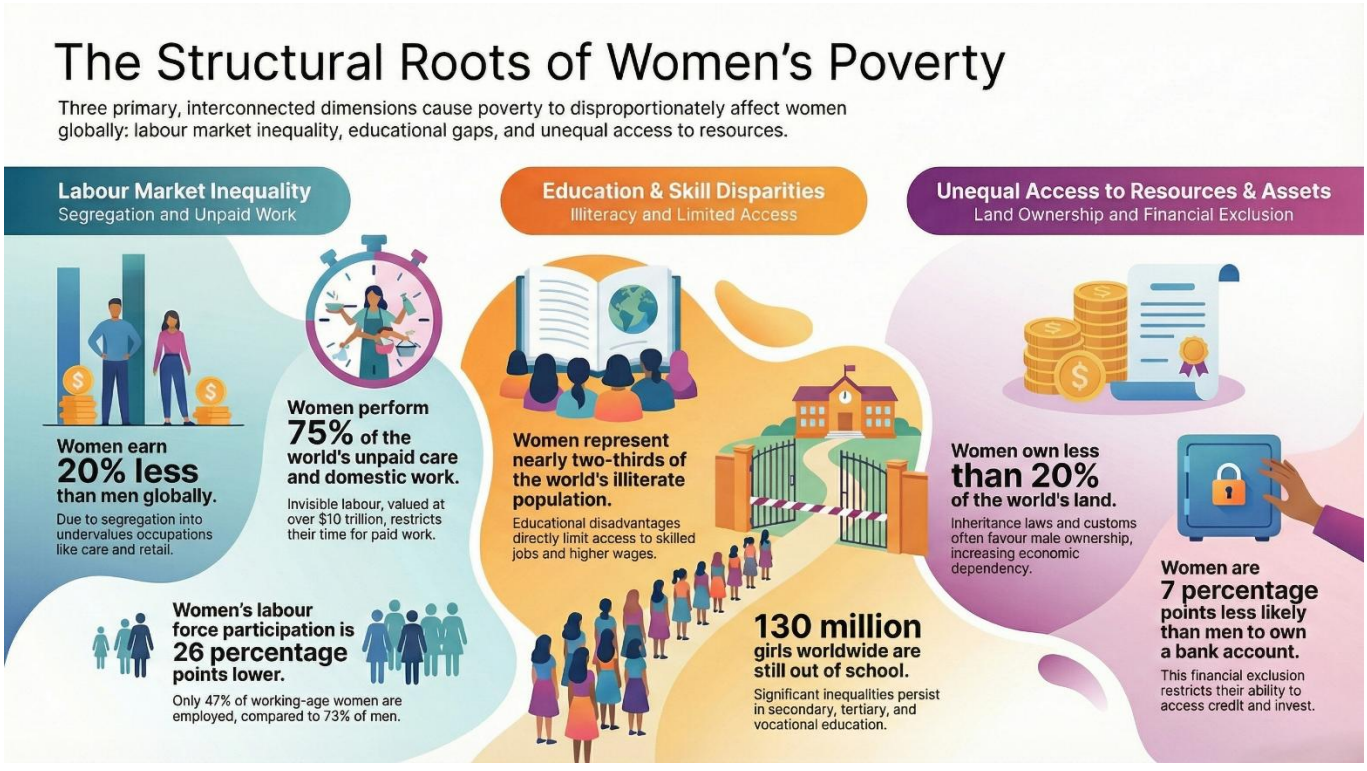

Figure 1. Structural Determinants of Women's Economic Marginalisation

3. THE GENDERED ASPECTS TO POVERTY

The feminisation of poverty is manifested through various, and interrelated, dimensions of women's lives. Gendered inequalities in labour markets, education and access to productive resources work in concert with each other to limit women's economic opportunities and perpetuate their vulnerability to poverty. These dimensions are not isolated from each other, but reinforce in cycles of persistent deprivation that disproportionately affect women across today's societies (Zhang et al., 2024).

3.1. Labour Market Inequalities

Labour markets are one of the most important spaces where the processes of production and reproduction of gendered poverty occur. Despite considerable increases in the participation of women in paid employment over recent decades, profound inequalities of power remain in the organisation of work, remuneration and job security.

Globally, the labour force participation rate of women is still about 26 percentage points lower than that of men. According to the International Labour Organization (2023), only about 47 per cent of women of working age are employed or actively looking for a job, compared with 73 per cent of men. Even when women enter the workforce, they are concentrated in low-wage, low-skill and insecure forms of employment, particularly in the informal sector, domestic work, agriculture and service industries.

Women earn on average 20 per cent less than men around the world. This gender wage gap represents both direct discrimination and occupational segregation, in which women are overrepresented in traditionally "feminine" occupations such as caregiving, teaching, nursing, domestic service and retail which are systematically undervalued and underpaid. Furthermore, women tend to be much more likely to be employed on a part-time basis or on temporary contracts, reducing their access to social protection, pensions and long-term economic security.

Unpaid care and domestic work is further a risk factor for women's poverty. Women perform roughly 75 per cent of unpaid care work in the world, such as child care and elder care, maintenance of the home or emotional labour. The World Bank estimates that this unpaid labour adds economic value of at least 10 trillion US dollars a year, and is invisible in national accounts and labour policies. The disproportionate burden of care limits women's time, mobility and career development, causing many women to be trapped in low productivity work, or be completely cut off from the labour market (Alonso et al., 2019).

3.2. Disparities in Education and Skills

Education is widely recognised as an important escape route from poverty. However, gender gaps in education and skills development still determine women's economic insecurity. Although the gender gaps across the world have decreased in primary education, there are still large inequalities in secondary and tertiary education, vocational training and skill acquisition, especially in the developing parts of the world.

According to UN organisation for education, science, sports and culture, there are still nearly 130 million girls without access to education in the world, while women make up nearly two-thirds of the illiterate population of the world. Educational disadvantages translate directly into labour market inequalities, as limited education restrict women's access to formal employment, skilled occupations and higher wages.

Even where women are able to obtain an education on par with men, however, they are often faced with gendered obstacles to turning education into economic empowerment. Cultural expectations about marriage, about who cares for whom and what their gender roles should be often cut short women's educational and professional paths. As a result, many educated women are left unemployed or underemployed and perpetuates the persistence of poverty in spite of improvement in educational attainment.

3.3. Availability of Resources and Assets

Access to productive resources and assets is key to economic security. Yet women still suffer severe disadvantages in property ownership, land rights, financial inclusion and access to technology. Globally, women own less than 20 per cent of land, even though they represent an important proportion of the agricultural workforce. In many societies inheritance laws and customs support male ownership such that women remain economically bound and vulnerable to dispossession especially after divorce or widowhood.

Financial exclusion is another factor that compounds the poverty for women. The Global Findex Database shows that women are 7 percentage points less likely than men to have a bank account globally, the gap increasing in low-income countries. Limited access to credit, insurance and financial services limits women's entrepreneurial potential and ability to make investment decisions in productive activities.

Technological exclusion is also playing an increasing role in modern poverty. Women are less likely than men to own digital devices, access the internet or learn digital skills, limiting their participation in emerging economic opportunities and driving existing inequalities. Together, these gendered dimensions - inequalities in the labour market, educational disadvantages and limited access

to resources - form the structural basis of the feminisation of poverty. They operate at the same time and cumulatively over the life course and make women's poverty more persistent, multidimensional and difficult to escape than men's.

4. STRUCTURAL CAUSES OF ECONOMIC MARGINALISATION OF WOMEN

The feminisation of poverty cannot be understood without looking deeper into the structural forces that systematically disadvantage women in the present society. Women's economic marginalisation is not a product of individual choices and isolated disadvantages but is created and perpetuated through patriarchal social structures, institutional and policy frameworks and global economic transformations. These interlocking forces determine the life chances and economic outcomes of women for generations to come (Saluja et al., 2023).

4.1. Patriarchal Social Organization

Patriarchy, therefore, is one of the most persistent bases of women's economic marginalisation. Patriarchal social systems present women with primary reproductive, caregiving and household responsibilities while granting men privileged access to education, employment, property and political power. These gender norms are passed on through the family structure, cultural practises, religious traditions and social institutions, which in turn shape expectations of women's roles and capacities from an early age.

In many societies, girls education is still regarded as secondary to that of boys, especially in low income households. Early marriage and bearing children also limit further girls' educational attainment and labour market participation. According to UNICEF, almost 12 million girls are married before the age of 18 every year, often ending their education, putting them in an unpaid domestic role that dramatically restricts their ability to be economically independent.

Women's mobility, occupational choices and decision-making authority are often limited by social norms dealing with respectability, family honour and gender segregation. These constraints restrict women's participation in formal employment and in the political life, thereby consigning women to dependence on male relatives and making them highly vulnerable to poverty, particularly in case of divorce, widowhood or male unemployment (Jayachandran, 2020).

Table 1. Key Global Indicators of the Feminisation of Poverty

Indicator	Global Status	Source
Share of women among the world's poor	~60%	UNDP (2023)
Global gender wage gap	Women earn ~20% less than men	ILO (2023)
Women's share of unpaid care work	75% of total unpaid work	ILO, UN Women
Women's land ownership	<20% globally	FAO
Girls out of school	130 million	UNESCO
Gender gap in bank account ownership	7 percentage points	World Bank (Global Findex)
Women in informal employment	~60% of women workers	ILO

4.2. Constraints at Institutional and Policy Levels

State institutions and public policies are often reproducing gender inequalities, even when they appear gender neutral. Economic policies, labour regulations and social protection systems are usually based on the assumption of a male breadwinner and a female caregiver without taking into account women's double jobs in paid and unpaid work. Labour laws often do not cover the informal sector workers, domestic workers and agricultural labourers, which again women are concentrated in. As a result, millions of working women continue to go without minimum wage protections, maternity benefits, health insurance or pension coverage. The International Labour Organization estimates that more than 60 per cent of the world's women are employed in the informal sector, compared with 52 per cent of men, and as such, women are disproportionately exposed to economic insecurity.

Social protection programmes tend not to sufficiently reach women, especially those who are not formally employed. Limited access to childcare services and insufficient maternity protection and eldercare support also limit women's ability to participate in stable labour force activities. Even where social welfare programs exist, administrative barriers, lack of documentation and gender biases in implementation reduce the effective access of women. The political underrepresentation is also a factor contributing to women's marginalisation. Women

occupy an estimated 26 per cent of parliamentary seats worldwide-meaning their influence on policy priorities, budget allocations and development strategies that affect poverty and gender equality is limited.

4.3. Globalisation and Economic Transformation

Globalisation has transformed women's economic lives in a major way, creating new opportunities while exacerbating existing disparities. The growth of export oriented industries and global supply chains have made women increasingly involved in paid work especially in manufacturing, textiles, electronics and service sectors. However, these jobs are often characterised by low wages, poor working conditions, job insecurity and limited labour protections. In the context of neoliberal economic reforms, privatisation, deregulation and cuts to public expenditure, women have suffered disproportionately. Cuts in health, education and social services mean that the responsibility for extra care has been taken away from the state and given to households, where women carry the extra unpaid work. This process, which has been called the "feminisation of responsibility," increases women's economic vulnerability, whilst obfuscating the real social costs of economic restructuring. Rural women have been particularly affected by departures in world agriculture. Commercialisation of agriculture, land consolidation and climate change have devalued women's access to land and natural resources as well as increased their labour burdens. According to the Food and Agriculture Organization, women farmers on average produce 20-30 per cent less than men because they have unequal access to land, credit, inputs and extension services. Closing this gender gap could help boost total agricultural output in developing countries by up to 4 per cent, and markedly reduce hunger and poverty.

Migration has become one of the key ways of survival for women in modern societies. While migration can offer opportunities for income, women migrants are often employed in informal, unregulated sectors such as domestic work and care-giving which can expose them to exploitation, low wages and social exclusion. Remittance obligations increase further women's economic burdens (especially in transnational households) (Marchetti, 2018). Together, patriarchal social structures, institutional and policy constraints and global economic transformations form a powerful matrix of forces which systematically marginalise women within contemporary economies. These structural conditions not only create women's poverty, but they also make it persistent and hard to escape.

5. FEMINISATION OF POVERTY IN MODERN SOCIETIES

The feminisation of poverty is one of the defining characteristics of modern social and economic systems. Across diverse political, cultural and economic contexts, women are disproportionately represented among the poor and suffer from deeper and more persistent and multidimensional deprivations than men. This section considers the global and regional patterns of the feminisation of poverty, and identifies the particular vulnerabilities of different groups of women (Albu, 2023).

5.1. Global and Regional Trends

Global evidence is consistent in showing that poverty is gendered. According to the United Nations Development Programme, women make up about 59-60 per cent of the world's poor. The World Bank's estimates put the number of women and girls living in extreme poverty in 2030 at 430 million or more if things continue at this rate. These figures reflect not only income deprivation but also low access to education, healthcare, social protection and political participation.

The feminisation of poverty is especially acute in developing regions. Sub-Saharan Africa and South Asia have the greatest concentrations of poor women in the world. In South Asia alone, more than 200 million women live below national poverty lines, with rural women, informal workers and female headed households at the greatest risk of chronic poverty. Gender disparities in literacy, labour force participation and asset ownership are some of the highest in the world (Women, 2025). In developed societies, although the absolute rate of poverty is lower, relative poverty is still very much feminised. Women, particularly single mothers, elderly women and migrant women are over-represented among the working poor. In the European Union, women represent close to 55 per cent of people at risk of poverty or social exclusion. Single-parent households with women at the helm have poverty levels that are more than double the poverty rate of two-parent households (Visalakshmi, 2018).

Urbanisation has also changed the face of the feminisation of poverty. While cities provide employment opportunities, urban women are often confronted with precarious housing, insecure informal employment and the lack of access to social services. The emergence of urban slums has exacerbated gendered poverty, putting women at risk of unsafe living conditions, health risks and violence

while limiting their economic mobility (Dubey et al., 2022).

5.2. Vulnerable groups of Women

5.2.1. Female-Headed Households

Female headed households are consistently more poor than male headed households. The lack of a male income earner and caregiving responsibilities and labour market discrimination put these households at a structural disadvantage. Studies show that in most countries, levels of poverty among female-headed households are from one and a half to two times higher than national averages.

5.2.2. Single Mothers and Widows

Single mothers are in extreme economic pressures as they try to balance childcare with generating the income. Limited access to affordable childcare and flexible employment restricts them from participating in the labour market and many are pushed into informal and low-paid employment. Widows especially in developing societies are frequently socially excluded, deprived of property rights and suffer severe economic hardship. Cultural stigmas and discriminatory inheritance practices often leave widows landless, homeless and impoverished in chronic poverty.

5.2.3. Elderly Women

Women's life expectancy is longer, but their lifetime earnings are low, and they have few pensions, so elderly women have high poverty rates. In many societies, older women are dependent on family support or on informal work in order to survive, and are therefore particularly vulnerable to economic shocks and health crises.

5.2.4. Workers in the Migration and Informal Sector

Women migrants are becoming increasingly central to global labour markets, especially in the field of domestic work, care giving, hospitality and service industries. While migration may help households grow income, women migrants are often subject to exploitation, wage theft, unsafe working conditions and lack of legal protection. Informal sector workers - who make up a majority of working women in developing countries - have no access to social security, healthcare and labour rights, perpetuating their economic vulnerability. The feminisation of poverty in present societies therefore reflects both old inequalities, but also new vulnerabilities generated by the transformations of the global economy. These are patterns that illustrate the urgency of comprehensive, gender-sensitive policy responses, examined in the next sections (Tebaldi et al., 2016).

Figure 2. Global Patterns and Vulnerable Groups in the Feminisation of Poverty

6. CONSEQUENCES OF GENDERED POVERTY

The feminisation of poverty has profound consequences not only for women as themselves, but also for families, communities and national development processes. Gendered poverty affects life chances, social relations and developmental trajectories with long-term consequences that are passed on across generations. These consequences make clear the need to tackle poverty effectively without tackling the structural inequalities which put women at their centre.

6.1. Health and Nutritional Impacts

Women suffering from poverty are severely disadvantaged in terms of their health. Inadequate nutrition, lack of access to healthcare services and heavy physical work loads contribute to high levels of illness and disability among poor women. According to the World Health Organisation, maternal mortality continues to be disproportionately concentrated in poor women, especially in poor and middle-income countries. Poor women are also more susceptible to anaemia, malnutrition and reproductive health complications.

The health consequences of women's poverty are felt directly in children. Minimal intake of essential nutrients in the mother's diet in pre-pregnancy and during pregnancy contributes to low birth weight babies, low birth weight babies are more prone to infant mortality, and they are at risk for stunting and cognitive delays. These deprivations of health lay the foundations of intergenerational poverty.

6.2. Educational Outcomes and Child Development

Gendered poverty has a serious impact on children's education and development. In the case of economically stressed households, the girls are often withdrawn from school earlier than the boys in order to contribute to household labour or source of income. UNICEF reports that children from poor households are more than twice as likely to be out of school than children from wealthier families (girls are at greatest risk of exclusion).

Female-headed households are often impeded in providing stable educational support because of low income, poor childcare and access to quality education. As a result, children growing up in conditions of gendered poverty, often have worse educational attainment and limited skills development and future earning potential (Attanasio et al., 2022).

6.3. Intergenerational Handing Down of Poverty

The feminisation of poverty perpetuates a strong cycle of inter-generational disadvantage. Women's limited access to resources limits their ability to invest in nutrition, education and healthcare for their children. This results in an absolutely vicious cycle where poverty is passed on through generations from mothers to their children, perpetuating social inequalities. Sociological studies consistently show that childhoods spent in poor households are more likely to be spent in poverty in adulthood, especially if their primary caregiver is uneducated, lacks stable employment and asset ownership. Thus, gendered poverty is a central mechanism in the process of long-term reproduction of inequality.

6.4. Social Exclusion and Vulnerability

Poverty increases women's exposure to social exclusion and exploitation. Economic dependence leads to vulnerability to domestic violence, trafficking and forced labour. Poor women often have very little access to legal protection, safe housing and social support services, leaving them especially vulnerable during times of crisis such as illness, migration or conflict. Social exclusion also restricts the participation of women in civic and political life. Poverty impacts women's ability to participate in community organisations, political processes and decision-making institutions, which perpetuates their marginal status in society.

6.5. Constraints on the Empowerment of Women

Economic deprivation is a huge limitation on the empowerment and agency of women. Without secure income, property rights or social protection, women are still in a state of dependence on a male relative and susceptibility to economic shocks. This dependence restricts their ability to make their own decisions regarding education, employment, marriage, fertility and community leadership. Persistent poverty thus compromises the wider goals of gender equality and social justice. The consequences of gendered poverty are not the individual and hardships, but a systemic set of conditions that undermine social development and human potential.

7. POLICY RESPONSES & INTERVENTIONS

Addressing the feminisation of poverty requires comprehensive, gender-responsive policy frameworks which recognise women's multiple roles in economic production, social reproduction and community development. Traditional poverty

reduction approaches aimed only at income growth or household-level interventions have proved inadequate, however, because they often overlook the structural and institutional barriers that affect women's economic vulnerability. Effective policy responses must therefore combine social protection, labour market reforms, education, healthcare and legal empowerment in a coherent strategy for gender inclusive development (Razavi et al., 2024).

7.1. Social Protection Measures

Social protection has a central role to play in mitigating women's vulnerability to poverty. Well-designed social protection systems help to provide income security, provide safety in the face of economic shocks and contribute to women's participation in productive activities. Conditional and unconditional cash transfer programmes have been shown to improve women's nutritional status, increase school attendance by children and improve household economic stability. Studies by the World Bank suggest that cash transfers that target women have stronger and more sustained poverty reduction effects than transfers that target men because women tend to put a larger proportion of resources to family welfare. Employment guarantee schemes also do a lot to contribute to economic security for women. Public employment programs that have quotas for women and offer flexible working conditions allow women to earn an income while they balance their care responsibilities. Such programmes raise the bargaining power of women in the household and make them less dependent on informal and exploitative employment. Access to affordable childcare, maternity benefits and eldercare services are crucial in order to enable women's sustained participation in the labour force. Countries with a good system of childcare and parental leave are consistently found to have higher rates of female labour force participation and lower rates of poverty among women (Donald et al., 2018).

7.2. The Development of Women-Centred Strategies

Education and skill development are still key in the long-term reduction of poverty for women. Expanding the access of girls to secondary and tertiary education, vocational training and digital skills equips women for higher productivity employment and entrepreneurship. UNESCO data show that for each additional year of schooling for girls, their future earnings are boosted by up to 20 per cent while the chance of their families being poor is decreased. Microfinance and women's entrepreneurship programs have also played a role in poverty reduction by increasing women's access to credit, savings and productive assets. However, the effectiveness of such initiatives is dependent on complementary investments in training, market access and legal rights. Without structural reforms, microfinance is not sufficient to overcome the gender inequalities that run so deep.

Legal reforms to give women stronger property and inheritance rights are some of the most effective weapons in the fight against the feminisation of poverty. Secure land ownership improves women's economic security, agricultural productivity and women's ability to influence decision-making in the household. Evidence from a number of developing regions points to the fact that women who hold land are less vulnerable to poverty, domestic violence and economic shocks (Saluja et al., 2023). Labour market reforms are also of key importance. Enforcing equal pay legislation, extending labour protections to informal workers, regulating working conditions and promoting women's access to high growth sectors, limit wage gaps and employment insecurity. Policies to encourage women's representation in leadership roles, the trade unions and political institutions have ensured women's interests are reflected in economic decision-making. Together, these are responses to the issue of the feminisation of poverty which demonstrate that it is not inevitable and it is not irreversible. With sustained political commitment, institutional reform and gender sensitive development strategies, societies can have a significant impact in reducing the economic marginalisation of women and move towards inclusive and more equitable development (Sahin & Ghosh, 2017).

8. CONCLUSION

The feminisation of poverty in modern societies is a reflection of the existence of deep-rooted structural inequalities, which continue to attract the life of women in the economic, social and political areas. This review has shown that poverty is not a gender-neutral condition but a multidimensional phenomenon that is created by insidious persistent differences in labour markets, education, access to resources, social institutions and policy frameworks. Women's economic marginalisation takes place as a result of the interplay between the patriarchal social structures and discriminatory institutional practises and global economic transformations that systematically limit women's opportunities for security, mobility and empowerment. The analysis has shown that women are over-represented amongst the poor across the world and experience poverty in more severe and enduring forms than men. Gendered inequalities in the labour market, lopsided

distribution of unpaid care work, lack of access to productive assets and low access to social protection means that millions of women are stuck in a cycle of chronic deprivation. These disadvantages are further exacerbated for vulnerable groups such as female-headed households, single mothers, widows, elderly women and migrant workers, their experiences of which paints a picture of the complex and intersecting nature of gendered poverty.

The consequences of the feminisation of poverty extend far beyond the individual women. They undermine children's health and education, drive intergenerational cycles of deprivation, undermine social cohesion and limit national development. Gendered poverty therefore is a grave challenge to sustainable development and social justice. Without meaningful progress with regard to gender equality, efforts to eliminate poverty will be incomplete and fragile. The review underlines that the feminisation of poverty is not inevitable. Evidence from a variety of policy contexts shows that well designed social protection systems, women-centred development strategies, legal reforms and inclusive labour policies can go a long way towards making women less vulnerable to poverty. Investments in the education of girls, access to healthcare, childcare services, employment security and property rights have social and economic benefits that can be seen for generations to come. Solving the feminisation of poverty requires a fundamental reorientation of development thinking - one that puts gender equality at the heart of poverty reduction strategies, and recognises women not just as beneficiaries of development, but as central agents of social and economic transformation. Only through sustainable political will, institutional reform and society change can contemporary societies walk the talk of a more just, equitable and inclusive future.

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