

# Poverty and Gender Inequality in Developing Countries

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## Abstract

The issues of poverty and gender inequality are long standing social problems that permeate every society (United Nations, 2009). Poverty and gender inequality are experienced differently in many developing countries as compared to developed countries, and various definitions are given from different perspectives that direct policy makers how to address the issues (Batana, 2008; World Bank, 2009). The framework for understanding and addressing the problem has many dimensions; however, a general understanding is required for society to address basic human needs that allow for the daily survival of the less fortunate. Poverty and gender inequality continue to be massive social problems in developing countries. Researchers, policy makers, and various institutions including the international community, have designed measures to reduce and eradicate the problem; yet in today's modern society, poverty and gender inequality still linger, especially in the developing world (Batana, 2008; Megahed & Lack, 2011; Rankin & Aytac, 2006; World Bank, 2009). The purpose of this paper is to review the literature regarding poverty and gender inequality in developing countries. The results and implications for social work policy and practice are discussed. This study is significant because poverty is a major social problem and social workers have a mandate to address poverty. This study is relevant to national and international gender policies to address gender poverty and inequality. The outcome may serve as a guide to policy decision making for social work research and practice in developing countries.

**Keywords:** Gender, inequality, poverty, developing countries.

## 1. Introduction

Two-thirds of the world's people live in poverty. These poor people are said to live in countries that are not yet developed. These include some regions in Latin America, some parts of Asia and Sub-Saharan Africa. Some of these countries are less developed than others and are referred to as "Least Developed Countries" (World Bank, 2009). According to the president of the World Bank, the problem of global poverty continues to be one of enormous magnitude. Of the world's 7 billion people, almost half populated in Sub-Saharan Africa, some regions in Asia, central America and the Caribbean live on less than \$2 a day, while 1.2 billion live on less than \$1 a day (World Bank, 2009). Poverty, especially, maternal poverty affects infant mortality. Six percent of infants die before age 1 and 8% barely make it to age 4 (World Bank, 2009). On describing poverty in the developing poor countries, Litonjua (2013) states that the poor fall into four kinds of traps – "the conflict trap, the natural resource trap, the trap of being landlocked with bad neighbors, and the trap of bad governance in a small country" (p. 96). Litonjua (2013) asserts that the bulk of these poverty traps are in Africa. Lack of education may exacerbate poverty. According to the World Bank, out of those who make it to school age, 9% of boys and 14% of girls do not have access to elementary education (World Bank, 2009). According to UNESCO report with regard to Education for All (EFA) assessment, out of an estimated 113 million children of school going age, 60% of girls between ages 6 and 11 were not enrolled in school. 87% of these girls live in Sub-Saharan Africa (SSA), South and West Africa, the Arab region and North Africa (UNESCO, 2000).

## 2. Definition of Developing Countries

The concept "developing countries" emerged from scholars in the western world, the global north. Developing countries are associated with poverty. These are countries in specific regions of the world such as some parts of East Asia and Pacific, Latin America and the Caribbean, Middle East and North Africa, South Asia and Sub-Saharan Africa, often referred to as the Third World. These regions experience economic, political, cultural, and religious problems and have inadequate infrastructure that show significant differences between the global north and south. Developing countries portray the image of backwardness and underdevelopment as well as some

defects that need to be corrected; whereas western countries since developed, show the image of superiority, experts, and wealth in relation to the global south and thus suggesting inequality between the global north and south (Jones, 2012; Solarz, 2012; Ravallion, Chen, & Sangraula, 2008).

The subsequent sections of this paper will discuss the literature on theories of poverty, its indicators, and strategies to address it, as well as the conceptual framework, social norms, cultures, traditional and religious belief systems that play a part in gender inequality. In addition, this paper will identify governmental strategies and policies geared toward addressing poverty and gender inequality, and what progress has been made, especially with regard to the Millennium Development Goals (MDGs), to eradicate poverty and gender inequality. The paper will also discuss ethical, political, and socio-cultural issues, and will conclude with policy implications and recommendations for future research. The study design of this paper is literature review.

For several decades, although attained independence from their colonial masters, many developing countries continue to depend on developed nations to grow their respective economies. Through various development initiatives developed countries continue to provide aid with humanitarian intent in the form of money, education, health care, etc. to developing countries as a way to alleviate the sufferings of the poor (de Torrenté, 2013). In the process, the World Bank and the International Monetary Fund (IMF) and other international organizations have come with specific policies for financial assistance for poverty alleviation in developing countries.

### **3. What is Poverty?**

Experts define two kinds of poverty – absolute poverty and relative poverty (United Nations, 1995). Absolute poverty is deprivation while relative poverty is not having the income or resources for livelihood. Absolute poverty is said to be more prevalent in developing countries. Dimensions to poverty are a person's inability to make income or possess the necessary resources to survive, and living in dangerous environments are forms of poverty. In addition, discrimination, a person's inability to make decisions for his or herself as well as contribute to the decision making process in his or her society is another form of poverty. (Chen & Martin, 2007; Jones, 2012; Ravallion, 2006; United Nations, 1995). Dercon and Krishnan (2009) argue that material well-being is essential for human beings, particularly for children, because their well-being shapes their capabilities. These psychosocial competencies mirror critical life skills needed in adult life that shapes their socio-economic lives. The acquired life skills enable children to make educated decisions, have problem solving skills, critical thinking abilities, and positive communication skills, be empathic, healthier coping skills and construct strong relationships. (Dercon & Krishnan, 2009).

### **4. Effects of Poverty**

DeNas-Walt, Proctor and Smith, (2010) report that living in poverty may lead to stressful conditions that are linked to poor mental health problems in adults and developmental issues in children. Poverty is intricately linked to physical and mental health problems. (Ackerman, Brown and Izard, 2004; Blair, 2010; Leventhal & Brooks-Gun, 2011; Raphael, 2004). The effect of harsh policies toward the poor marginalize the poor even more (Percy-Smith, 2000; Labonte, 2004). Poverty is also linked to low self-esteem (Cozzareli et al. 2001). The poor are not likely to partake in recreational activities and community events; the poor experience more stressful circumstances in their lives, and hence face more serious medical problems and are at higher risk of poor school performance (Ross & Roberts, 1999). The poor are at a disadvantage with their access to a healthy diet, and perhaps engagement in physical activities due to cost (Reutter, Veenstra, Stewart, Raphael, Love, Makwarimba, & McMurray (2005).

### **5. The World Bank and the International Monetary Fund (IMF)**

The World Bank and the IMF are two institutions that emerged after the Great Depression in the 1930s. It was initiated by 44 representative governments in a UN conference in Bretton Woods, New Hampshire, United States. These institutions primary goal is to monitor and ensure the stability of the international monetary system. The World Bank and the IMF manage monetary and exchange rate policies and provide technical assistance to member nations. As major lenders, the World Bank and the IMF establish fiscal policies as conditions for borrowing. For decades, following the financial crises in the 70s many developing countries have depended on the World Bank for economic assistance to boost their economies. The World Bank use various indicators to determine poverty based on each country's performance ([www.IMF.org](http://www.IMF.org)). This is reviewed annually to determine each country's classification as Least Developed Country (LDC), Developing, or Developed country.

## 6. The International Poverty Line

The World Bank defines international poverty as people living on less than \$2 a day, as the average poverty line, and below \$1.25 a day as the extreme poverty line in developing countries (World Bank, 2009). The World Bank's measure of poverty in different countries is based on a scale which is adjusted for the purchasing power of different currencies. In this context, the nominal values of the currencies are converted to a common unit of account called Purchasing Power Parities (PPP). PPP is defined as "the number of units of a country's currency that is needed to buy the same amount of goods and services in that country as one U.S. dollar would buy in the United States" ([www.IMF.org](http://www.IMF.org)). The IMF emphasizes social policies based on reforms that acknowledge equality and development of human potential. Policy indicators that track growth or development in different countries are based on how well the economy is doing in areas such as education, health, gender, governance, poverty, infrastructure, trade, urban development, labor, social protection, science and technology, among others ([www.IMF.org](http://www.IMF.org)). In this context, these indicators are linked to the Millennium Development Goals (MDGs) to track what progress is made by individual countries concerning the MDGs by 2015.

The problem of gender poverty in developing countries is a distinctive one that has drawn international attention. Females in developing countries have higher poverty rates, due to gender role expectations with regard to traditional beliefs and practices relating to religion, cultural norms, and politics, than females in developed countries (Megahed & Lack, 2011; Rankin & Aytac, 2006). Researchers (Ove, 2007; Parimala, 2008) argue that women and young girls in developing countries, particularly those in rural areas walk long distances to fetch firewood and water for cooking, washing, cleaning and doing other household tasks. Caring for the elderly, sick and disabled, in addition to domestic chores, are assigned roles for women. In addition, lack of education, unemployment, polygamy, large family size, (except the elite in some cases), and early marriages contribute to gender poverty and inequality. Gender poverty is a complex issue in that although both sexes experience poverty in developing countries; women are usually poorer than men (Ove, 2007; Parimala, 2008; Sifuna, 2006).

In marriage, women take on additional responsibilities to bear children, care for their household, which limits women's ability to make income without support from their husband or kin members (Nukunya, 2003). As a result, mothers are impacted more than unmarried, childless women. Mothers are more at risk for poverty because of restrictions these gender imperatives impose on their ability to earn income. Even when women are involved in income-earning activities, their work is disrupted, especially in the informal sector, such as those involve with buying and selling goods, and those who engage in subsistence farming. This is due to burdens on their personal time arising from pregnancy, childbirth, and then childcare and other domestic-related responsibilities (Cowdery & Knudson-Martin, 2005; Harkness & Hall, 2010; Megahed & Hall, 2011; Rankin & Aytac, 2006). Cowdery and Knudson-Martin (2005) assert that the concept of motherhood in developing countries represents "social interactions and relationships and social institutions at a particular place and time" (p. 335). This framework of motherhood is required to understand the experiences of women as mothers in developing countries as mothers lose out on education and income due to their motherly roles.

Researchers (Adetunde & Akensina, 2008) report the rather low educational attainment among girls which consist of 89 males to 100 females. Research conducted in Zimbabwe, Zambia, Ghana, Tanzania, Burkina Faso, Guinea, Mali and Mauritania looked at how cultural attitudes, socio-economic factors, and gender role expectations which value girls' roles as mothers and wives impede girls' education. (Adetunde & Akensina, 2008; Darkwah (2010); Morrison & Lamana, 2006; Morrison, Raju, & Sinha, 2007; Shabaya & Konadu-Agyemang 2004; Tetteh, 2011). Shabaya & Konadu-Agyemang (2004) argue that such negative attitudes towards girls' education stem from both traditional customs and colonial experiences that integrated the Victorian values about girls which were dominant in Europe at the time. The problem is further compounded for females in rural areas when compared to females in urban areas in developing countries.

## 7. Relevance to Social Work

The social work profession has a long history of commitment to addressing poverty and seeking the well-being of people. Poverty has a long-term negative impact on families and their children's development and poses a major challenge for disenfranchised families. The harsh economic conditions in developing countries present social workers with a number of daunting tasks to ensure the well-being of families. The mission of the social work profession has historically centered on serving vulnerable and deprived population groups and advocating for social justice. In this vein, the uniqueness of poverty in the regions discussed demands advocacy, empowerment, and lobbying for the reforms needed to change the living conditions of vulnerable families.

On a global level, the International Federation of Social Work (IFSW) and the Council on Social Work Education (CSWE) have a joint mission to address injustice, oppression, and discrimination at all levels of

advocacy work. On the issue of gender equity, the IFSW (2012) mandates international social workers, in particular, to seek the “well-being” of girls and women. The IFSW has a goal to eradicate gender inequality in education and employment and encourage women’s participation in their country’s parliaments. The IFSW (2012) states that “women bear the world’s children and do the majority of child and family care-related work in all societies” (p. 1). On its global agenda for social work and social development, the IFSW direct social workers to make every effort to be involved in addressing issues of relevance to women internationally. In this regard, the issue of gender poverty and inequality in developing countries demands international social work attention.

This directive makes poverty an important subject for social work discussion. People’s inability to obtain their basic human needs for human survival are not only degrading but it affects the physical and mental needs of human beings. Problems of physical and mental health affect vulnerable groups such as women and children; hence it is crucial that the issue of poverty continue to be a priority for social workers to address. With this awareness, social workers are to take the necessary steps, to perform the task thereby seek social justice for the poor so that their sufferings can be alleviated. Inadequate nutrition affects the healthy growth of an individual who may be vulnerable to various illnesses; sub-standard housing may expose individuals to severe weather conditions not conducive for human survival; lack of education or low level education may restrict people’s life chances, and therefore, make it extremely difficult for people to move up the social ladder.

A person’s inability to obtain goods and services necessary for human survival damages his or her well-being. Likewise, access to education and health care are critical services that humans need to thrive in life. Gender poverty is a critical social problem that demands serious attention because when mothers are poor, their children are also affected both physically and emotionally and this may impact healthy development. In an age where female headed households are on the increase, addressing gender poverty is vital not only for the well-being of poor mothers and children but also for nation building and human capital development.

## **8. Literature Review: Perceptions of Poverty**

There are various perceptions and significant differences in how poverty and gender inequality are perceived and measured. The perception determines which approaches are appropriate to use to address gender poverty in developing countries. The World Bank’s definition of Absolute Poverty and Relative Poverty and its categorization of people living on less than \$1.25 (extreme poverty) or less than U.S.\$2.00 per day (average poverty) make up the international poverty line (World Bank, 2009). Linking poverty to economic causes, the World Bank prescribes various ways to look at poverty, its eradication, and its measurement. Researchers on the issue have written about various ways to address gender poverty and inequality based on different perspectives which are based on diverse measurements (Morazes & Pintak, 2007; Watkins, 2005).

## **9. Poverty Measurement**

Batana (2008) documents several measures of poverty in developing countries, with the commonly used measures comprised of income poverty measure, well-being measure, living standard measure, empowerment measure, and multidimensional measure, among others. The income poverty measure, according to Batana (2008), is mainly used in Sub-Saharan Africa to compare different income levels within each country and across countries within a specified time period. Batana (2008) indicates that the well-being measure uses factors such as education, health, and empowerment, and the lack of which constitute poverty. The living standard measure contains a relationship between income and living conditions defined as an ability to meet one’s basic needs for food, health care, shelter, clothing and education (Batana, 2008). The empowerment measure defines what a woman is free to do in relation to what is important to her (Batana, 2008). Based on these measures, a woman is said to be poor if she has no voice in decisions that affect her own life, in addition to lack of education, health care and income.

The multidimensional poverty measure is related to the study of women’s poverty in developing countries (Batana, 2008). A woman is said to be deprived if she is not allowed to make decisions on her own, a lack of empowerment. A person’s ability to own “durable” goods, in addition to levels of education and empowerment, is an asset indicator. These include an ability to obtain specific services that the non-poor take for granted. Examples are “electricity, radio and/or TV, refrigerator, vehicle or motorcycle, floor (natural or rudimentary) phone” (Batana, 2008, p. 342), among others. In addition, the World Bank’s dimension of deprivation includes “drinking water, sanitation and schooling” (Batana, 2008, p. 342). A person is said to be deprived of schooling if he or she has less than six years of education (Batana, 2008).

## **10. Conceptual Framework: Relative Choice Theory**

From a globalization standpoint, gender poverty and inequality in developing countries can be conceptualized from the perspective of Relative Choice Theory. Relative Choice Theory can be linked to the world economic crisis during the 1990s when many developing countries had to rely on the western world for economic assistance. According to Omwani (2011), Relative Choice Theory originates from Prospect Theory, which was coined by two American psychologists, Daniel Kahneman of British Columbia University and Amos Tversky of Stanford University. One interpretation of this theory is based on the notion that individuals make decisions that seek efficiency in their goal-directed outcomes when there is economic motivation for the decision maker (Kahneman & Tversky, 1979). The decision maker is supposed to operate as a change agent. Based on the notion of empowering vulnerable groups, change agents come up with strategies aimed at bringing about changes that will enhance the lives of a vulnerable group. During the process, the change agents seek to satisfy their own interests, rather than the vulnerable group's interests, because they are not compelled to forego their own interests. Nevertheless, whatever the change agents decide benefits intermediaries, usually in subordinate positions who tend to gain and reap the returns from the encounter. The relative choice theory framework allows change agents such as the World Bank and the IMF, and their intermediaries such as governmental officials and country representatives, who represent their respective governments to negotiate for development loans (Omwami, 2011). Although change agents acknowledge some authority and socio-political dynamics in their decision-making, their economic interests supersede that of the vulnerable group whose interests they purported to be supporting in the first place. In the long run, the vulnerable group suffers. Inequality and gender poverty thus is exacerbated when the change agent's investment interest cripples the marginalized group. Hence, the marginalized group suffers when the change agent is able to dictate the terms of the offer. The change agent hurts the vulnerable group in this scenario.

## **11. Socio-Economic, Religious, Cultural, and Political Dimensions of Poverty**

The issues of poverty and gender inequality have existed in many societies for several centuries. In contemporary times, the United Nations has drawn attention to the issues while calling for all member nations to take specific steps to bridge the gender gap in their respective countries (United Nations, 2009). Poverty and gender inequality is more problematic in poor developing nations due to the yawning gap created by gender inequality. As pointed out earlier, socio-economic, political and cultural factors affect the gender gap in female education, employment and lack of voice in decision making, among others (Morrison et al. 2007; Morrison et al. 2005). Subsequent to independence from colonial masters in the 50s and 60s, many African countries in particular recognized the needs to improve their nations' educational programs to make education accessible to all citizens. Consequently, African leaders in Liberia, Ghana, Zambia, Kenya, Tanzania, Uganda and Nigeria launched a free and compulsory education for their citizens. In May 1961, African leaders in a meeting in Ethiopia launched the Universal Primary Education (UPE) for all children in Addis Ababa (Shabaya & Konadu-Agyeman (2004). Although UPE improved school attendance at the primary level in many countries, in the 60s and 70s, girls' education continue to lag behind boys in Africa compared to other regions of the developing world (Shabaya & Konadu-Agyeman (2004).

In March 1990, many African countries attended the Education for All (EFA) conference in Jorntien, Thailand, as a follow up to UPE to evaluate what progress has been made. It was concluded that gender discrimination persisted in education in sub-Saharan countries since 880 million adults were illiterate and more than 113 million children were not enrolled in primary school (Shabaya & Konadu-Agyeman (2004). Adedeji, (1990) reported that many African countries faced serious financial problems which affected their ability to allocate resources for UPE programs. In the year 2000, another meeting was held in Dakar, Senegal to assess progress made with EFA. It was concluded that countries in sub-Saharan Africa did not make much progress. The Dakar meeting established a new framework to achieve adult literacy by 50% particularly for women and eradicate gender inequality in primary and secondary school by 2005 and achieve gender equality in education by 2015 (FAWE, 2000). Strategies and measures adopted for implementation at these conferences over the past few decades as ways to bridge the gender gap, especially in education and poverty, were very critical to achieve gender equality. Member countries were to follow programs to implement in order to achieve the goals identified; however, embracing these programs in their entirety is challenging for some countries. This setback is influenced by the existing interpretations made by the various religious leaders in their respective countries. For example, in some regions, a male-biased interpretation believing that women are subservient to men suggests an unequal relationship between the genders. Consequently this influence women discrimination which impact gender poverty and inequality (Alolo, 2007; Bolzendal & Myers, 2004; Cheung & Chang, 2007; Hardford, 2005;).

## 12. Religious Influence

Often times, religion plays a significant role in the lives of individuals in a given society. Religion is intricately intertwined with the cultural, socio-economic, and political lives of people in every nation. Islam, Christianity, Buddhism, African Traditional Religion (ATR), and Hinduism are major religious sects common in parts of Latin America, Asia, and Africa where the developing countries are. Embedded in each religion is a unique belief system and values that is engrained in these countries. Religion is a powerful force that dictates human behavior linked to traditional norms. The complexity of religion raises issues of its compatibility with democratic principles (Yom, 2005). Religion affects people's lives in several ways which may clash with human rights values. Today, there exist long-standing tensions and conflicts, especially in the Middle East and other nations due to a clash of religious and political values (Alolo, 2007; Para-Mallam, 2010; Rankin & Aytac, 2006; Subramanian, 2005). In this context, the clash of values and belief systems may explain the different interpretations of issues related to gender poverty and inequality existing in different countries.

## 13. Religious and Political Dimensions of Gender Poverty and Inequality

Gender inequality is often the result of political and religious interpretation of existing laws, as well as reformed laws, geared toward addressing gender inequality. Megahed and Lack (2011) also reflect on the political ideologies of leaders who embrace gender equality and those who hold on to traditional gender roles. For example, Megahed and Lack (2011) illustrate that with reformed laws, a wife has a right to know about her husband's decision to marry another wife or wives, up to four, by law. A woman has a right to divorce her husband if she was not informed of the incoming new wife or wives, or shows proof that she was hurt. However, the court has to approve the polygamous marriage. In this regard, women either gain their rights or lose them depending on who is in power in a country where the Constitution states that the President has to be a Muslim and the state religion is Islam. Consequently, politics coupled with how the laws are interpreted, may aggravate gender poverty and inequality (Golley, 2004; Megahed & Lack, 2011; Morrison et al. 2005).

Para-Mallam (2010) asserts that in Nigerian culture, as well as other African countries, African traditional religion, Christianity, and Islam are strong belief systems that permeate the social, cultural and political lives of individuals in society. These social institutions define acceptable gender roles. For example, Nigeria's culture is influenced by religious beliefs and values pertaining to women's place in society that hinder women's development. The author recounts the powerful groups, ideologies, patriarchies and religious leaders who dominate society in developing countries. These groups put limitations on women's leadership roles, even in churches through ecclesiastical roles set aside for men. A woman has to be careful and weigh her options for her career choices, due to societal expectations, in order to avoid being blamed by her own society. For example, Para-Mallam (2010) notes women in politics who are referred to as harlots and believed to have joined politics to look for men. As a consequence, the religious norms influence the behavior of each gender in that way increasing gender inequality.

## 14. Economic Dimensions of Gender Poverty and Inequality

In both formal and informal types of work, there are barriers to female involvement in paid work which contributes to gender poverty. Morrison, Raju, and Sinha (2007) indicate that factors such as a woman's age, education, and number of children at home, family income and wealth" (p. 9) can lead to gender poverty and inequality. In a study by Morrison and Lamana (2006), women report responsibilities such as housework, child care, and taking care of elderly or sick people as factors that hinder their labor force participation. Thus, 24.8% of women report their involvement in care activities, compared with only 1.5% of men involved in similar activities (Morrison, Raju, and Sinha (2007)). Morrison et al. (2007) classify work into five types as follows: "formal market work, informal market work, subsistence production, unpaid care work and volunteer work" (p. 9). When examining women's involvement in work activities in developing nations, the Middle East and North Africa (MENA) region, women are unemployed. Concerning male to female work involvement, female involvement is at 37% in the MENA region in contrast to 83% in East Asia; however, women tend to be involved in farming and non-farming related ventures (Morrison et al., 2007). Moussa (2008) argues that inequality between individuals of different genders exists in all societies and indicates that poverty affects women the more and it affects women and impact economic growth. The income gap between the genders as a result of discrimination against women worsens women's poverty. A study by Razavi (2007) found that developing countries continue to face income disparities between the genders, both in the formal and the informal sector. For example, land acquisition is driven by market forces according to World Bank's conditions for borrowing.

In Zambia, Malawi, and Zimbabwe, for instance, government removal of subsidies on agricultural products such as seeds and fertilizers hinders agriculture production among women and thus impacts gender poverty. In rural areas, especially, access to credit for entrepreneurship or other income producing activities is problematic; thus, household poverty increased from 41% to 48% in these regions (Razavi, 2007). Razavi (2007) argues that a lack of land and labor inputs coupled with small farm sizes for women, compared to big farm sizes for men, yields less productivity (p.1493). Morrison et al. (2007) also found that in Southeast Asia, where sons and daughters have equal inheritance rights, the land quality differs so that the value of land for sons is higher than that for daughters. Quisumbing et al. (2001), in a study of four African countries, report that women cultivate between one-third and two-thirds of the portion of land cultivated by men. Privatization of land tenure systems enables only male heads of household to acquire and control lands as individuals compared to women who are only allowed group ownership of land (Razavi, 2007, p. 1486). Except for countries where women have inheritance rights to land, as shown in six Latin American countries which permit women to obtain land through inheritance, men primarily have the privilege of land acquisition and ownership. Razavi (2010) concludes that privatization of land facilitates the land rights of men as individuals whereas women lose out (p. 1486). Therefore, land privatization, in the agricultural sector, contributes to women's poverty, suggesting that women in the agriculture sector with little or no land to generate income experience higher rates of gender poverty.

Benjamin's (2007) study of poor black women in South Africa argues that a woman's social class affects her poverty status and that of her children. Hence, these women are susceptible to exploitation under patriarchy, which promotes women's unpaid work in the household, and capitalism, a system that uses them for cheap labor. Benjamin (2007) further states that when children are hungry, they go to their mothers who have to provide food whether or not they have the ability to put food on the table. The poor industrial mothers in South Africa work as long as 15 hours a day just to earn enough money to feed their families.

### **15. The Impact of Local Laws, Customs, and Inheritance Rights**

Gender poverty and inequality occur through local laws and customs in Sub-Saharan African regions, where land inheritance is either matrilineal or patrilineal. Under matrilineal systems, daughters inherit family property, whereas in patrilineal systems, sons inherit family property. Matrilineal systems are prevalent in central Africa, some parts in South Africa and among the "Akan" ethnic group in Ghana (Amenga-Etego, 2013). Matrilineal systems are common among 'lagoon' groups who live in south-east and central parts of Cote d'Ivoire (Kouam, 2010). Matrilineal systems are also widespread in some Latin American countries (Razavi, 2010) and parts of southern India (Arun, 2012). In both systems, men control land. Women get the right to land use through their fathers in matrilineal systems. In patrilineal systems, women get access to land use through their husbands. For example, Morrison et al. (2007) found that under customary law, men as heads of household hold permanent land rights. Women, on the other hand, have usufruct rights given to them by men based on their household obligations (Morrison et al., 2007, p. 19). Under patrilineal systems, women typically grow food crops, but men grow cash crops for export production; therefore, men make more income while women make less income or no income if the food crop is for subsistence. In a study by Para-Mallam (2010) in Nigerian culture, gender inequality is also manifested in women and girls' unequal treatment in marriage, property acquisition, and inheritance laws (Para-Mallam, 2010, p. 464). Wives and daughters do not inherit property from their husbands and fathers because sons have inheritance rights to their father's property. Consequently, widowhood intensifies poverty for mothers and daughters (Imam, 2008; Odinkalu, 2008; Sada et al., 2008).

According to Bould (2006), over the past two decades, developing countries have often relied on the international community to fund development programs to address issues of poverty and gender inequality. Under the United Nations' agenda to get women into the labor force in order to be considered productive, more and more women have joined the labor force (Bould, 2006; Daeren, 2001). In Bangladesh, for example, 56% of women were in the labor force in 2000 compared to 5% in 1981; in Sri Lanka, 60% of women were employed in 2003 (UN Statistics Division, 2004). In contemporary times, more women have joined the labor force in the formal sector in order to make ends meet; however, women are poor and continue to be poor because of low-wage income. Sada et al. (2008), therefore, draw attention to the needs of low income mothers in the labor force. From a globalization standpoint, Ahmed and Bould (2004) report an increase in female factory workers in developing countries, with 20% being single mothers.

The United Nations' (2012) Human Development Report (UNDP) discussed the high volume of women's poverty in developing nations. The report showed that out of the 1.3 billion poor people in the world, an estimated 70% are women (United Nations, 2012). The disparity is more prevalent in developing countries

(United Nations, 2012). The UNDP report further indicates increased poverty in South Asia. Poverty rates in Bangladesh, India, Pakistan, and Sri Lanka were as follows: 83%, 80%, 66% and 51%, respectively (UNDP, 2005). The poor in these regions live on less than two U.S. dollars per day (UNDP, 2005). The report supports gender inequality in employment and income earning activities. Daeren (2001) examined a United Nations document on poverty in Latin America and recommended an equal sharing of paid employment and family work. Bould (2006) thus proposed that international funders pay attention to critical issues that women as mothers and as caregivers, face and respond accordingly.

To counteract poverty and gender inequality and to achieve gender justice, governments generate programs and laws to address these inequalities. Such local laws and programs are influenced by the value system, since specific societal beliefs may endorse or frown upon the differential treatment of women. Values are part of the cultural norms in different societies (Bolzendahl & Myers, 2004). Researchers on the issue recount various governmental programs in place to give equal opportunities to girls and women so that they can benefit from education and work opportunities; yet, sometimes societal norms interfere with gender equity programs. (Cheung & Chang, 2007; Unterhalter, 2005)

## 16. Socio-Cultural Dimensions of Poverty and Inequality

Poverty and gender inequality can be examined from the perspective of Hofstede's (2003) cultural dimensions. This analysis will utilize two concepts of Hofstede's cultural dimensions. Hofstede (2003) introduced the 'PDI' and the 'IDV': the Power Distance Index and Individualism. The 'PDI' measures power inequalities – it connotes an authority figure and a subordinate. Inequalities exist in societies that depend on hierarchies. These hierarchies are based on societal values which exist in high PDI societies. In such societies, people value a public or collective relationship which takes precedence over personal problems, so group norms exist instead. The IDV, on the other hand, emphasizes individualism over collective goals. In individualistic societies, people focus on themselves and their behavior while attitudes, values, and beliefs are more important to them than societal goals. Income, career goals, and independence are values that they cherish. Hofstede (2003) contends that developed countries tend to be individualistic, whereas poor developing countries tend to be communal or share their collective goals. Based on Hofstede's analysis, it may be argued that, societal values may explain gender inequality in some parts of the developing world due to a clash of values pertaining to gender based reforms. Utilizing the 2005 Human Development Report on education and work opportunities in 53 countries, Cheung and Chang (2007) concluded that education, career, and female income is impacted more particularly when unequal treatment of different gendered individuals limits education and work opportunities for females.

Morrison et al. (2005) discussed gender inequalities in developing countries emanating from constraints put on women in the form of social norms, traditions, laws and codes of conduct (p. 19) such as early marriages, which usually take place before age 20. Social institutions are also the primary determinants of women's involvement in economic activities outside the home. Based on empirical data from more than 100 developing countries, the authors propose three schools of thought that urge policy makers to promote women's education and work in order to eradicate gender poverty. One school of thought, the modernization-neoclassical approach (Morrison et al., 2005, p. 19) posits that when a country develops, there is a likelihood that there will be more jobs, which will enable women to work in order to decrease gender poverty.

The second approach is The Economic Growth theory (Morrison et al., 2005, p. 19). This approach is based on the notions that prior to the development of the market system, gender differences were negligible. But gender differences are critical in the development process, whether or not women become participants in modern productive activities. Morrison et al., (2005) argue that apart from economic growth, patriarchy is an important determinant of gender poverty, since in male-dominated societies women will not benefit from their countries' economic growth due to female discrimination. The third school of thought supports feminist research, which emphasizes how patriarchy systems worsen gender inequality even during periods of economic progress, thereby increasing women's susceptibility to poverty (Morrison et al., 2005).

Golley (2004) asserts that religion, customs, and traditional norms intertwine to impact gender inequality. Like many developing countries that embarked on gender-based reform policies, some have achieved more success than others; however, presently there still remains high illiteracy and unemployment (Golley 2004, p. 414) among females in poor developing countries. According to the World Bank (2009) report, regardless of increases in school enrolment in higher education of women, there were still high unemployment rates not only in Egypt and Tunisia but also in the Middle Eastern and North Africa (MENA) region at 19.2% for females, in contrast to 5.9% for males, in 2008. The report noted that young women face higher unemployment rates. For



example, the World Bank (2009) report indicated that the disparity in gender unemployment in Jordan was 48% for young women compared to 24% for young men; in Egypt, the disparity was 40% for young women compared to 21% for young men; and in Syria, unemployment was 39% for young women in contrast to 21% for young men (World Bank, 2009). Inequality may persist in Islamic cultures when strong cultural norms oppose reforms (Subramanian, 2005). In this situation, a woman from an elite household may not suffer the economic costs associated with large family size or polygamy since her needs and that of her children are more likely to be met. Again, the issue of polygamy as a reason for women's poverty and inequality is a challenging subject of controversy cross-culturally. Evolutionary psychology would undoubtedly support the fact that polygamy is inherent (March, 2011, p. 250). On the issue of polygamy the author comments as follows:

"... so polygamy, perhaps, is not an arbitrary, self-indulgent expensive taste but rather something with a natural basis ... In fact, it seems plain that monogamy is not so much an innate inclination, the natural state of things, as a social institution to which humans have to accommodate themselves with some difficulty and at some cost" (p. 250). Polygamy is not "unjust" but its associated abuses, such as women's inequality, oppression, and lack of autonomy, since "good and bad lives" (p. 258) can be lived in both marriage types (March, 2011). In this vein, calling for gender equity elicits some sort of fairness between the genders. Does this fairness imply that women can demand multiple husbands just like men? Not in this respect; there must be an exception because women are constrained if they desire to achieve equality with men in this manner.

The General Assembly of the United Nations' promotes gender equality in all nations; hence the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) came into existence in 1979. CEDAW can be considered to be an international bill of rights for women (United Nations, 2009, p. 1). The birth of CEDAW is an obligation by member countries to eliminate gender inequalities. Nevertheless, embracing the provisions of CEDAW was problematic in the MENA region, especially since Egypt could not embrace the entire provisions of CEDAW. This is based on the assumption that Islamic law had already liberated [women] from any form of discrimination (Megahed & Lack, 2011, p. 408).

Additionally, Rankin and Aytac (2006) maintain that some parents oppose secular education of girls, because they continue to hold on to deeply held religious beliefs that they believe corrupts the virtue of children, especially daughters (p. 30). Golley (2004) supports the claim by linking empirical research to conservative Islamic ideology with low female education in other Muslim countries (Rankin & Aytac, 2006, p. 30). In such scenarios, Islamic societies that frown at gender equality discourage reforms aimed at bridging the gender gap, thereby exacerbating gender inequality.

Examining women's movements in many African countries, as well as in Nigerian society, on implementing CEDAW programs, Para-Mallam (2010) discovered how even with post-secondary education up to graduate level, cultural and religious ideologies and practices undermine gender equity. The author notes that a woman's ability to make her own income and achieve independence is constrained by the powerful structural forces in place. Divorce, widowhood, polygamy, and large family sizes are issues which require policies to address institutional biases in societies where women's economic status is undermined (Para-Mallam, 2010).

On gender inequality, the views shared by individuals both in private and public life appear to indicate a misconception of CEDAW provisions. This suggests that the traditional norms are powerful forces influencing people's behavior, including the women who the CEDAW provision is supposed to be protecting. For example, a female activist who responded to the author on this issue made the following comments: "... So I cannot talk to you as an ordinary human being now. I can only talk to you within the limits of what I believe within the scope of that religion." (Para-Mallam, 2010, p. 468) Para-Mallam (2010) observes that the traditional norms are so powerful that even under CEDAW, human rights activists are careful not to be blamed for promoting gender similarity or role reversal (Para-Mallam, 2010, p. 469). The author observes in this study that women had less time for leisure; they sleep less yet work more "reproductively and productively" than men (p. 470).

Societal beliefs tend to buttress women's assigned roles in ways that negatively impact gender equity. Consequently, girls' involvements in schools are limited compared to boys. The poverty experience is unique to each gender. For example, Rankin and Aytac (2006) point out that among the Turkish, the general belief is that women's education need not go beyond the basic literacy level due to their traditional roles as mothers and wives. However, a man's role as a provider, head of household, (Rankin & Aytac, 2006, p. 30) and the protector of the family requires that men obtain higher education and employment. For example, there is a popular Turkish proverb, "*Kız evde, oğlan iste*" ("Girl at home, boy at work"). This proverb clearly suppresses female economic viability and promotes gender inequality. (Golley 2004; Imam, 2008; Megahed & Lack, 2011;

Odinkalu, 2008; Parimala, 2008; Rankin & Aytac, 2006). Based on these observations, it would appear that gender inequality is an issue yet to be understood in developing countries where patriarchy is the norm. For example, a male respondent in a patriarchal society like Nigeria said: “Are you saying that my wife should stop cooking and I should start cooking for her?” (Para Mallam, 2010, p. 465). Consequently, the author recommend that religious leaders due to their immense influence on people’s beliefs and public opinion be involve in public education of gender issues. Researchers observe how these traditional norms powerfully dictate gender roles (Golley 2004; Imam, 2008; Megahed & Lack, 2011; Odinkalu, 2008; Parimala, 2008; Rankin & Aytac, 2006).

Benjamin (2007) reports that even though South Africa embraced democracy, gender poverty and inequality prevail; poor working women report that the African National Congress (ANC) government was enthusiastic about privatizing basic essential services such as water, electricity, transportation, housing, and education. Since making huge profits is the motive for privatizing, the costs of getting these services were unreasonably high. Unreasonable costs of these essential services make life unbearable for many of these poor women especially when the authorities added sanctions by withdrawing services for payment default. Although these sanctions affect both genders, female headed households are affected the more. The hopes of these poor women were shattered when, after voting for the ANC government, they realized that the government failed to address their basic needs. One of the women responded as follows: “the women’s issue was traded off in the interest of capital accumulation” (Benjamin, 2007, p. 199). Benjamin (2007) contends that neo-liberalism coupled with patriarchy intensifies women’s poverty when added to the legacy left behind under the apartheid regime. Spreen (2012) recounts barriers to children’s’ education on poverty and inequality hearings which describe the major problems poor mothers face when striving to keep their households together. Barriers include lack of electricity, water, and sanitation, including children coming to school on empty stomachs because there is no food at home; “evictions, rape, sexual harassment, physical abuse (p. 354); and school violence in their communities Spreen (2012).

## **17. Gender-Based Violence Affecting Women Poverty and Inequality**

Damaging to both girls and women is gender-based violence in school settings and at the work place, in the community and at home. Gender-based violence is common in South Africa, Sub-Saharan Africa, Sri Lanka, Pakistan and some countries in southern Asia (Garba, 2006; Hancock, 2006; Mitra & Kumar, 2004). Females are more vulnerable than males to sexual harassment by their male teachers, superiors, school mates, and even religious leaders (Alolo, 2007; Garba, 2006; Hancock, 2006; Ladebo, 2003; Mitra & Kumar, 2004). Owing to widespread teenage pregnancy among students, some parents in Kano state in Nigeria are hesitant to send their daughters to schools because of the presence of boys and men in the school settings (Alolo, 2007; Garba, 2006). Females tend to stay away from environments that are not gender friendly. Sexual harassment and rape are gender-based violence that forces females to stay away from school settings and the work place. Since education is needed to obtain employment, a lack of both leads to unemployment and thus exacerbates gender poverty. Also, children born from pregnancies that emanate from rape add additional financial burden to mothers and affect their emotional well-being since mothers need money to take care of themselves and their children. For these reasons, gender-based violence affects maternal poverty.

On assessing the extent of gender violence as a dimension of poverty, inequality, and lack of voice, Hancock (2006) studied poor factory workers in Sri Lanka who were not getting protection against offenders for female sexual harassment. In cases of marital rape and incest, victims could not go to court due to the legal expenses involved. The author notes that poor, struggling women had to work hard to survive and many of the workers in the study reported sexual violence. One respondent, a young girl resigned from her job because of sexual harassment, since it was not realistic for her to pursue a legal course of action. Women’s experiences of sexual harassment were considered to be everyday life issues classified as accidents. A young woman commented as follows: “... men think that we are playthings that can be used for their pleasure. Men fiddle and touch us on buses ...” (Hancock, 2006, p. 223).

Sexual harassment and sexual assault of women in Pakistan, Sri Lanka and India culture is condoned because of the societal belief that the women in question dress in such a way as to provoke the violent behavior (Mitra & Kumar, 2004). Mitra & Kumar (2004) note that legal systems in Pakistan, Sri Lanka, and India have existing laws in place to protect women yet, in reality, women in these cultures do not receive the desired protection. This is due to an inherent male-dominated influence and the manipulation of the legal system by men to the detriment of women that lead to condoning discrimination against women and sustaining gender violence.

Male sexual violence against wives, economic abuse, humiliation, and denial of the basic needs of wives affect females' security, self-esteem, and dignity in the household (Khatun & Rahman, 2012).

In the year 2010, Bangladesh enacted the Domestic Violence Prevention and Protection Act, but violence against women continues in Bangladesh (Khatun & Rahman, 2012). Critelli (2010) detailed how Pakistani courts perceive domestic violence as a personal matter instead of a legal problem. On rape cases, a woman has to prove rape by showing four adult men of good standing (p. 141) as witnesses. A failure to do so will lead to a guilty charge of "extra-marital sex" (p. 141) or the wrongful accusation of an "innocent man of adultery" (Critelli, 2010, p. 141). In this sense, women end up in jail for reporting rape (Critelli, 2010). Such inequality in a male dominated society is a social justice issue that calls for advocacy through social work intervention for the protection of these vulnerable women. There are needs for social workers in these cultures to work with women's groups to enforce CEDAW provisions.

Ladebo (2003) studied sexual harassment against women in major Nigerian universities and found that there were no existing national or state university sexual harassment laws or policies at the time of this research to protect women. Ladebo (2003) used three models to explain sexual harassment. Firstly, the socio-cultural model views harassment as the enforcement of gender role inequalities in patriarchal societies where females are subordinated to men. Thus the male sexual harassment is control of the female by the male. Secondly, the natural/biological model argues that the males are instinctively aggressive to carry out their sexual urges and do not intend to hurt females. Finally, the organizational model argues that the existing hierarchical authority relations and structures in organizations are responsible for the incidence of sexual harassment. (Ladebo, 2003, p. 119). Sexual harassment reports have been confirmed by a female judicial respondent who said: "even, on the bench there is harassment, so who is going to judge the case?" (Ladebo, 2003 p. 121). The researcher notes that in six years two faculty members were fired for "sexual coercion against female students" (Ladebo, 2003, p. 126). A top university administrator, when asked by the researcher whether there were sexual harassment policies in the university, indicated that the university, as a religious institution, meticulously screens and hires faculty with "exemplary character". The administrator made the following remarks:

"Parents bring their daughters here because of the kind of education we offer here. Should I say we have more girls than boys; and our teachers have a moral duty to be role models to these kids. Besides, the girls are not permitted to wear body revealing dresses." (Ladebo, 2003, p. 122)

This suggests that more public education is necessary to address sexual violence against females. Researchers on the issue note the manipulation of the legal system by males as well as the powerful male-influenced social norms that dominate society to the disadvantage of women lead to discrimination against women (Alolo, 2007; Garba, 2006; Hancock, 2006; Ladebo, 2003; Mitra & Kumar, 2004). The consequences of gender violence, leads not only to gender poverty, but more serious social problems. Spreen (2012) reports that while there has been some progress, gender poverty and inequalities continue to be major human rights issues. Sexual harassment and rape continue to be sensitive and serious social problem that occur in every society. It is therefore imperative that existing laws be enforced to protect women.

Ghosh (2011) reports that child marriage is common in Asia and Africa, as well as in traditional societies. The practice of child marriage, especially to older men in conjugal relationships affects child well-being; Female sexual violence has long-term psychological consequences on women, especially girls. Fifty percent of child marriage occurs in Asia, Africa, as well as in traditional societies (Ghosh, 2011; Kamal, 2010; Raj, 2009; UNICEF, 2007). Child marriage with pubescent girls is prevalent in rural Bangladesh, Latin America, Asia, and Africa (Ghosh, 2011; Kamal, 2010). The 2007 Bangladesh Demographic and Health Survey (BDHS) data indicate age at first marriage to be 15.3 years, indicating that adolescent girls become mothers before they turn 18. Islam (2001) notes that there is legislation in these countries that sets marriage for females at 18 and for males at 21, yet child marriage still exists in these regions.

Child marriage forces girls to take on early domestic work, the "conjugal role" (Ghosh, 2011, p. 119), and it affects child well-being. Kamal (2011) reports that Bangladesh has a long-held tradition of early adolescent wives and teenage mothers, who are at risk of getting injuries at child birth which can be devastating for the child mothers. Likewise, child marriage and subsequent early motherhood have long-term repercussions for gender poverty, since early marriage leads to more children throughout a woman's reproductive years. In this regard, early marriage leads to large family size, and since early marriage affects girl education, this may impact her inability to make income thus increasing gender poverty and inequality.

## 18. International Response

In many developing countries, eradication of both male dominance in various sectors of societies and discrimination against women is an issue that the United Nations support. CEDAW provisions were meant to bring about reforms to protect women. The Beijing World Conference on Women held in 1995 was a United Nations response to the issue. The concept of gender mainstreaming emerged as a way to bridge the gender gap by bringing about reforms geared toward education and awareness of gender issues. The United Nations, in its efforts to eradicate gender poverty and inequality, dedicated a decade – from 1975 to 1985 as a period for seeking to improve the welfare of women (UN Development Fund for Women, 2005).

## 19. Social Welfare Policy Dimensions

Embracing gender equity and poverty policy programs in many parts of the developing world meant that governmental programs should be designed to address the issues identified. In the late 1980s women's groups emerged. For example, the Korea Women's Movement worked with their legislature to influence policy changes (Suh, 2011). They increased their membership and formed alliances with political decision makers to bring reforms for equal rights. During the democratization process, women laborers and low wage workers joined forces with women intellectuals and brought the issues affecting women to the legislature. Through women's representation, the Korean Women's Movements achieved gender rights in formal politics and were able to address issues of inequality (Suh, 2011). Some countries, such as Korea, have achieved some success; however, other regions such as Latin America and the Caribbean, Sub-Saharan Africa, Asia and the Pacific and Middle Eastern and North Africa face some challenges. The United Nations Entity for Gender Equity and the Empowerment of Women reports the various progress and challenges faced by the regions identified.

In Latin America and the Caribbean, all countries in that region endorsed CEDAW to address violence against women, hence the women's movements through advocacy work, transformed civil codes to penalize gender-based violence. Ministries of Women Affairs were created as a result, but inequalities continue to exist among indigenous groups. In some regions in Asia and the Pacific, some countries embraced CEDAW, but the implementations have been problematic since there continues to be gender disparities and high unemployment rate among women. Many women work in low wage jobs that are not secure ([www.unwomen.org/en/where-we-are](http://www.unwomen.org/en/where-we-are)).

In the Middle Eastern and North Africa region (MENA), since independence, a number of challenges persist in the political and socio-economic lives of women as violence against women continues. Women's freedom is another concern. On the positive side, progress has been achieved in the areas of health care and education. In Sub-Saharan Africa almost all countries endorsed CEDAW. Consequently, the African Union declared the years 2010-2020 as the decade for women. Democratic elections are on the rise with few opportunities for women. A setback is that majority of the women employed are low wage earners and the jobs are insecure. A challenge is that some regions experience violence related elections ([www.unwomen.org/en/where-we-are](http://www.unwomen.org/en/where-we-are)).

Based on studies in Botswana and Mauritius (Ulriksen, 2012) observed gender inequality in these regions even though their governments embraced CEDAW. The evidence shows progress made so far and areas that need to be improved in each region. It is important that all countries continue with the campaign to achieve gender equity in all regions of the world.

## 20. Millennium Development Goals (MDGs)

In September 2000, many representative governments of the United Nations had a summit in New York where they adopted the Millennium Development Goals (MDGs) as a guide for policy makers to address the identified MDGs by the year 2015. At a Dakar conference, member governments made a commitment to the Education for All (EFA) policy. The EFA targets education for boys and girls, as well as school safety, sanitation, and pre-school education. The Dakar EFA commits to improving the quality of education to an acceptable standard and increase adult literacy by up to 50% (UNESCO, 2008, p.15). Many developing countries, such as Ghana, Dakar, Kenya, Uganda, Nigeria who embraced EFA policies, continue to face problems that include large class sizes, poor quality schools, inadequate school supplies and inadequate teachers. (Unterhalter and North 2011; Sifuna, 2006; Tagoe, 2011).

The New York summit on the MDGs identified eight goals in specific areas that seek the well-being of citizens in member nations based on the Poverty Reduction Strategy document (GPRS). (Lewin, 2009; Muhanguzi, 2011; Nwadike, 2007; Parimala, 2008). Tagoe (2011) analyzed the Ghana GPRS one & two documents and concluded that not much has been achieved with regard to the gender gap in literacy rates in rural versus urban centers and among different socio-economic classes. At a United Nations meeting in New York, world leaders identified the following eight goals:

- (1) eradicate extreme poverty and hunger;
- (2) achieve universal primary education;
- (3) promote gender equality and empower women;
- (4) reduce child mortality;
- (5) improve maternal health;
- (6) combat HIV/AIDS, malaria and other diseases;
- (7) ensure environmental sustainability; and,
- (8) develop a global partnership for development. (United Nations, 2008)

Poverty and gender inequality pertain to MDG policy goals 1 through 3: eradicate extreme poverty and hunger; achieve universal primary education; and promote gender equality and empower women. Promoting policies on school completion rates for girls, Ghana's government established the Girls Education Unit in 1997 to increase the number of girls in primary schools and decrease the school dropout rates. Since the year 2000, different national development programs recognized education at all levels as a way to reduce poverty and bridge the gender gap (Tagoe, 2011). Regarding the MDGs, some countries have come a long way; there have been improvements as well as challenges in the identified areas therefore, it is important to push for continued education and advocacy.

In the sub-Saharan region, because of EFA, many countries established policies for free primary school education. Some countries charge school fees for secondary education, others are free. For instance, Kenya and Uganda had a policy to provide free secondary school education. The Academy for Educational Development (AED) funded the Girls' Ambassador Scholarship program for elementary and secondary school in Kenya (AED, 2008). The government of Kenya also introduced a subsidy program in 2008 for secondary school education; however, girls' enrolment was less than 30% (Republic of Kenya, 2009).

In spite of the various setbacks to girls' education, there has been some success stories, through governmental and non-governmental, as well as international, support to the issues discussed. An instance of one such success story is that of Meaza; growing up in a family of nine siblings in a town in Africa, Meaza was told "Oh, you're so smart and have so much potential; it's too bad you're not a boy" (Sadler, 2007, p. 47). But Meaza's mom, although uneducated, thought otherwise. Today, as a women's rights legal advocate, Meaza said: "When I think of my mother, I think about how women are prevented from reaching their full potential" (Sadler, 2007, p. 47). Feminizing poverty and inequality in developing countries is a matter that needs continued advocacy for its eradication.

Para-Mallam (2010) asserts that Nigeria's policy on equal education to bridge the gender gap has been in place since 1981. Several gender-based initiatives such as the "Blueprint on Women's Education" in 1986, the Family Support Basic Education programme in 1994, the Universal Basic Education programme in 1999, the National Policy on Women in 2000, and the National Economic Empowerment Development Strategy (NEEDS) are all designed to accelerate the education of girls in order to promote gender equity. As a result, more girls enrolled in school; however, the change process demands changing the framework of the conceptualization of female education in Nigerian culture since girls education is yet to be embraced especially in the northern parts of Nigeria (Para-Mallam, 2010).

Lewin (2009) analyzed 44 developing countries on gender-related policies in place that target inequalities in education and poverty, and observed problems with enrollment. For example, many children were enrolled but not in an age-appropriate class as a result of late enrollment, repeating the class, an interruption in schooling, or dropping out of school in Kenya, Uganda, Ghana, Nigeria and Cote d'Ivoire. The mass school enrollment leads to a lack of school supplies, such as writing tables and chairs, and other infrastructure issues especially in Kenya, Ghana, Uganda and Nigeria (Chimombo, 2009; Lewin, 2009; Muhanguzi, 2011; Nwadike, 2007; Parimala, 2008).

Reflecting on MDGs studies in Kenya and South Africa, Unterhalter and North (2011) state that developing countries differ in their understanding and implementation of the policies directed at poverty, gender education, and gender equality. For example, responding to the researchers, an education supervisor on the issue of girls'

rape in South African schools had this to say: "... we don't have an indicator on how many girls are raped in schools. We're not tracking that ..." (p. 503). Considering that rape is a serious social problem, an understanding of gender violence is necessary for people to fully embrace CEDAW so they can actively be involved with gender equality programs. It is possible to bridge the gender gap and work toward achieving MDGs goals one through three in 2015.

## 21. Poverty Reduction Strategy Papers (PRSPs)

In an effort to address gender poverty and inequality, and consistent with UNESCO policy guidelines and the General Assembly of the United Nations, the year 1996 was declared as the International Year for the Eradication of Poverty (IYEP). Developing countries promoted the Education for All (EFA) program as a vital way to reduce the root cause of poverty. For example, Ghana's government also signed a memorandum of understanding with the World Food Program (WFP) to feed school children in underserved school districts, as well as introduced the capitation grant to help alleviate primary school cost and encourage vulnerable families to keep their children in school. Also, governmental efforts in the early 1990s initiated the Free Compulsory and Universal Basic Education (FCUBE) program to broaden education access to all school-aged children (Tagoe, 2011). In spite of all these programs in place, the evidence shows a continued gender disparity in education and employment (Tagoe, 2011).

## 22. Challenges of the MDGs

With regard to education-related MDGs to increase school completion rates for girls, Akyeampong et al. (2007) report that some progress has been made; however, a lot still remains to be done. For instance, Ghana's goal to achieve Universal Primary Education (UPE) is moving at a slow pace because school dropout rates among girls continue to be a major problem. Akyeampong et al. (2007) observed the weaknesses in management supervision of the program as well as problems with data measuring and monitoring. Tagoe (2011) also reports that official statistics from the Ministry of Education show difficulties with achieving the education-related goals, particularly goals 2 and 3: achieve universal primary education and promote gender equality and empower women. Indeed, there are poorer school districts with "no school buildings, trained teachers, and electricity or good places of convenience" (Akyeampong et al. 2007, p. 27). Notable among these poor areas are the upper and northern parts of Ghana where female school dropout rates are higher compared to the southern parts of the country; hence, the goal of UPE continues to be a challenge, even with governmental subsidies to mitigate school fees and feeding programs at the primary level. According to Tagoe (2011), women constitute 50.5% of the population in Ghana, yet the gender gap in education is still present. Fifty-nine percent of the poor are women who are low income earners (Tagoe, 2011).

Although the United Nations Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) is in place in all member countries, the World Bank (2003) reported that women in developing countries still face discrimination in various aspects of their social and economic life. In a study of poor mothers in "Singupur" in South Asia, Bould (2006) concluded that existing systems in place that are supposed to address poverty in the regions do not help at all with childhood and family poverty. As there continues to be more female household heads in contemporary times who are faced with obstacles to meeting their basic needs and those of their dependents, it is necessary to examine gender poverty and inequality for working poor mothers. In this vein, Bould (2006) identified gender inequality in child care needs and obligations and, therefore, recommended that governments provide "public" child care services (Bould, 2006).

Kilgour (2007) perceives gender inequality as invasive and a form of oppression for women. It is one thing coming up with policies and laws to address these issues at both local and international levels; it is another thing to have societal awareness and understanding of the critical reasoning behind those policies and the importance of their implementation in a civil society. From social work and legal viewpoints, the problem demands advocacy for gender justice. Specific legislation, policies, and international conventions all point to the need to ameliorate the gender poverty and inequalities that women experience in many parts of the developing world.

The United Nations guidelines (United Nations, 2008) on bridging the gender gap have attracted the attention of researchers and policy analysts. There have been obstacles as well as progress made in specific areas in many developing countries. According to UNESCO's 2008 report, 28 countries are not likely to achieve "gender parity" in education in primary and secondary school by 2015 or 2025. Roby and Lambert (2009) observe that as one of the poorest countries in the developing world, 74% of Mozambique's population live on less than 2 U.S. dollars a day (UNESCO Institute for Statistics, 2007). Although the UNESCO 2008 report indicates that

school enrollment in primary education for boys is 80% and 73% for girls, only 42% of girls are likely to complete their primary education in Mozambique. The report also notes a disparity for upper secondary schools with a 19% enrollment rate for boys but only 4% enrollment for girls. The UNICEF 2006c report also shows that the lack of a mother's education or her low education status place her children at risk for school "under-enrollment" which has serious implications for Mozambique.

### 23. Seeking Gender Justice

Researchers report that in many developing countries injustice persists in the lives of women and girls in the realms of politics, education, and paid work, where women and girls are at a disadvantage when compared to men and boys. Women have limited access to resources for economic activities, lower education levels, powerlessness to control their reproductive rights, and unpaid domestic work responsibilities. Women continue to perform the majority of the household tasks for children, the disabled, and the elderly (Yom, 2005; Younis, 2013). On gender disparity in education and work, Younis (2013) notes that although gender inequality has received global attention, many countries have yet to achieve progress in gender equity. Younis (2013) indicates that the world illiteracy rate for men is 40% but 60% for women, and the percentage of those who are "chronically hungry" (p. 50) consists of 33.3% of men but 66.67% of women; even though women work more than men, they do not get adequately paid or recognized. In "healthy Arab states such as Yemen, Iraq and Bahrain" (Younis, 2013, p. 53), where more women attend universities and graduate, they are not employed as much as men. Researchers contend that women and girls in subordinate groups are exploited due to the machinations of the dominant group for their own benefits; thus, women and girls are oppressed. Women discrimination, therefore, calls for gender justice (Yom, 2005; Reza and Ahmmmed 2009; Younis, 2013). In consort with international human rights laws, which are concerned with ensuring that the basic needs of the poor are addressed to maintain human dignity, social workers seek the well-being of the marginalized, excluded, and discriminated upon. Here, poverty and inequality are seen as human rights issues, which are considered a "violation of a socio-economic right" (Salomon, 2011, p. 2139). The social work profession calls for advocacy for marginalized and oppressed groups to obtain social justice.

### 24. Ethical Issues

When striving to address the needs of the poor, social workers, in spite of their enthusiasm to alleviate the sufferings of the poor as a mandate, have to deal with ethical problems that may influence the decision making process. Addressing gender inequality and poverty in developing countries call for strategies to work with policy makers, government officials, and think tanks whose ideologies may conflict with social work's mandate to seek social justice for the poor. Individualism, collectivism, and free markets are political ideologies that impact seeking the interests of the poor. As major providers of economic assistance for poverty alleviation programs in developing countries, the World Bank and the International Monetary Fund have been criticized by many policy analysts, researchers and scholars for their harsh economic policies that hurt the poor in developing countries. A number of researchers (Munene and Otieno, 2008; Ngethe and Mwiria, 2003; Weller and Hersh; 2002) have criticized the World Bank's existing policies, such as structural adjustment policies geared toward addressing poverty in developing countries. Gender poverty and inequality thus are exacerbated when developing countries are compelled to implement harsh policies dictated by the World Bank as conditions for giving loans that target development programs around poverty reduction. Munene and Otieno (2008) studied 82 developing countries on the issue and concluded that the World Bank's recommendation that developing countries withdraw governmental subsidies and cut social service expenditures which serve as safety nets for the poor tend to hurt the poor and widen inequality. The ideologies of the World Bank have been criticized in this vein, since disenfranchised groups tend to suffer as the private sector takes control of services and assets.

From a global perspective on addressing poverty in developing countries, there are rules pertaining to poor countries' qualification for assistance grants. Goldsmith (2011) acknowledges the U.S. foreign policy on assistance grants to developing countries requires that they exhibit good governance based on each countries' development goals. For example, Goldsmith (2011) reports that Madagascar's poverty reduction grant was terminated while Nicaragua's was suspended. The decision is based on the Millennium Challenge Account (MCA). The MCA relies on various "performance measures" to determine what is considered "quality governance" (p.163) and is a matter of perception according to Langbein and Knack (2008) and Kaufmann et al. (2008). Again, the "World Bank's Governance Indicator although widely used by policy analysts and researchers" has been questioned regarding its "reliability and validity" (Apaza, 2009, p. 163). Goldsmith (2011) reports that comparing rich and poor countries on the issue of governance can be "potentially misleading"

by holding poor countries to standards that are “unrealistic” and by using the same “yardstick” (p.163) for all societies without considering the institutional structures in various countries. The major complaint regarding the governance criteria is a reflection of the “one-size-fits-all” (Goldsmith , 2011, p.163) approach (Soederberg, 2004; Andrews, 2008). Goldsmith (2011) notes that “conservative think-tanks, The Freedom House, a non-profit, and Heritage Foundation” (p. 163), the latter, a free market proponent both Washington-based entities with “political agenda’s whose “methodologies” critics see as “inaccurate” (p. 163). Good governance is, therefore, a perception of the donors’ worldview; for that matter, developing countries that do not fit the perceived criteria are denied grants for their anti-poverty programs (Rodrik, 2006; Joshi and O’Dell, 2013). As a result, the already marginalized groups – women and children in those countries – suffer the consequences.

Researchers contend that the assertion that the free-market ideology of capitalists toward development is deceptive (Adams & Mengistu, 2008; Fraser-Moleketi, 2009; Joshi and O’Dell, 2013; Ngethe and Mwiria, 2003; Sachs, 2005; Weller and Hersh, 2002). Weller and Hersh (2002) assert that since the 1980s, evidence shows that capitalistic ideologies have led to slower growth and exacerbate the poverty for the already vulnerable. Weller and Hersh (2002) note that trade liberalization policies leads to speedy structural change, decline in real wages, working conditions as well as living standards. This suggests that even with women involvement in paid labor, low wages do not address women’s poverty and inequality (Weller and Hersh, (2002).

Sachs (2005) criticizes the World Bank’s policies in developing countries. His case studies of detailed developing countries using “differential diagnosis” methods in “clinical economics”, propose a different and loftier measure that will allow for the elimination of poverty by half in 2015 and eradicate extreme poverty by 2025. This proposition is in contrast to the Millennium Development Goals (MDGs) set by the United Nations. Sachs, a Columbia University economist, believes that this new mediation is geared toward targeting the limitations of the present MDGs. Sachs (2005) suggests that it is important to rely on experts from disciplines outside economics to address poverty problems. He indicates that, instead of using indicators such as trade and investment to address poverty problems, population is a critical factor that needs to be examined in relation to the country’s agricultural production, transport systems and agronomic conditions and disease as it affects hunger (Sachs, 2005, p.86). Critical of the International Monetary Fund (IMF), Sachs (2005) suggests many-sided, all-inclusive plans in addition to training economists. He equates the IMF’s economic strategies for poor developing countries as “... eighteenth century medicine, when doctors used leeches to draw blood from their patients, often killing them in the process” (Sachs, 2005, p.74). His position on the World Bank’s policies is that the policies are detrimental to gender poverty exacerbated by the structures in place in developing countries.

The Structural Adjustment Policies (SAPs) adopted by many developing countries in the 1980s, directed by the “Washington Consensus”, have been criticized as widening the gap between the rich and the poor (Rodrik, 2006). This policy framework demands reforms that promote private sector development at the expense of governmental expenditures for essential services such as education, health care, water, electricity, and other services that the poor cannot afford (Adams & Mengistu, 2008; Eduardo & Ugo, 2002; Filipovic, 2005; Haque, 2008; Manful & Manful, 2010; Munene & Otieno, 2008; Ngethe & Mwiria, 2003; Unterhalter, 2012; Wilson, 2011). The International Monetary Fund (IMF, 2014) data on poverty in developing countries indicate a decline in poverty in 145 developing countries from 52% in 1981 to 43% in 1990 to 21% in 2010. The data show that many of the countries halved poverty in 2010, thereby achieving their MDG 1. The IMF also reports a huge disparity between the rich and the poor as a major challenge even though there is growth and development in those countries. The report indicate widespread gap between the rich and the poor in terms of access to essential services such as good quality schools, health care, safe drinking water, electricity as well as food security ([www.wb.org](http://www.wb.org)).

Fraser-Moleketi (2007) argues that the “free market ideology” (p. 240) promotes individual gain as opposed to community or national well-being and, therefore, the move for individual wealth instead of society wealth is predominant among elites in developing countries. In the end, the government’s role in providing education, health, and essential services to its citizens are influenced by individual interests that lead to the corruption of public officials, country politicians, and international donors whose ideologies and political interests surpass the interests of citizens. Fraser-Moleketi (2007) asserts that corruption breeds a relationship between local elites and their international counterparts. On the global level, those who give bribes and the bribe receivers have their own “agendas” unrelated to “development goals” (Fraser-Moleketi (2007 p. 240). Corruption hampers social, economic, and political aspects of the lives of the poor. Fraser-Moleketi (2007) laments that public officials “erode” the values of their people and take away a sense of general welfare of the people concerned and draws attention to the abuse of power by rich developed countries that push their own ideology and impose leadership on other countries. This is done in “pursuit of their own national interests at the expense



of the populations of entire countries and regions while in the process weakening multilateral cooperation and institutions” (Fraser-Moleketi, 2007, p. 245).

Local and international influences cannot be ruled out in terms of how political and power relations operate to affect vulnerable groups in developing countries. Taylor (2006) recounts that lack of “prioritization and money misallocation and deep rooted corruption and wastage” (p. 369) in developing countries impact their economies. For example, between 1960 and 1997, African elites misused “220 billion pounds sterling, which is equivalent to 300 years of British aid donation” (Taylor, 2006, p. 369). Again, about \$148 billion is lost yearly due to corruption (Taylor, 2006). The African Union reports that during Kibaki’s regime, corruption in Kenya amounted to \$500 million – an amount that could build 10,000 classrooms – and “between January 2003 and September 2004, the Kenya government spent \$12 million on luxury cars such as Mercedes Benzes and Range Rovers; an amount that could pay for the education of “25000 children for 8 years” (Taylor, 2006, p. 369). Ndikumana and Boyce (2002) studied 30 sub-Saharan African countries and reported that between 1970 and 1996, there was an estimated amount of \$187 billion of money leaving developing countries and going to developed countries. This amount is equivalent to 145% of debts that are owed by the developing countries. Taylor (2006) reports that in 1990, the “Lagos National Concord reported that Nigerians held \$32 billion in foreign bank accounts” (p. 372), an amount which was equivalent to the foreign debt of Nigeria at the time.

The United Nations Economic Commission for Africa (UNECA) also notes the following effects of corruption:

“There are serious negative consequences of capital flight. First, any amount of money sent away to foreign lands cannot contribute to domestic investment ... Second, income and wealth generated and held abroad are outside the purview of domestic authorities, and therefore cannot be taxed. Thus, potential government revenue is reduced ... Third, income distribution is negatively affected by capital flight. The poor citizens of African countries are subjected to austerity measures in order to pay for external debt obligations to international creditors” ([www.uneca.org](http://www.uneca.org)).

Indeed, Taylor (2006) reports anecdotal evidence of corrupt African elites who operate huge foreign currency accounts abroad. The author thus indicates that a Convention on corruption is necessary to identify and combat the practice of African elites stealing huge sums of money from Africa to foreign banks who condone such secret accounts (Taylor, 2006). Reza and Ahmmed (2009) recount that as a “semi-capitalist patriarchal society” (p. 174), Bangladesh faces corruption, gender violence, and political instability, among other factors, that contribute to gender poverty and inequality.

Ki and Ouedraogo (2006), on negotiations between local and foreign nationals regarding a 10-year development plan for basic schools in Burkina Faso, enumerate the “difficulties and blockages” (p. 218) that local officials encounter with foreign policy “experts.” A question of the intent and whose interests are sought in the negotiation process is the primary concern. For example, the authors note that most countries’ representatives lack negotiation skills and strategies to match up with their sophisticated foreign counterparts.

Burkina Faso’s experience indicates that “negotiations depend on underlying interests and power relationships based on presenting a case” (Ki & Ouedraogo, 2006, p. 218). The authors contend:

“some technical and financial partners who were better prepared than their national counterparts, tended to monopolize the floor and spontaneously rejected all opposing views. The end result was that their views generally prevailed; the government did not consult with legal advice to help it study the draft credit agreement prior to opening negotiations” (p. 218).

These problems suggest unfairness and raise ethical issues regarding international assistance loans for poverty reduction programs in developing countries. Problems arising, therefore, from these interactions affect the marginalized groups who are at the mercy of the local and international partners. In such societies, where gender poverty and inequality prevail, women tend to suffer the consequences more than other groups.

Litonjua (2013) reflects on the “value assumptions and ethical questions” (p. 87) inherent in development goals master-minded by international funders in developing countries who work with local officials and are all confronted with moral questions in their work to assist developing countries through poverty reduction programs. Social workers, too, face moral and ethical questions; whereas funders of poverty reduction programs may seek to protect their investment, social workers are mandated to seek the interests of the marginalized – advocating for gender equality and addressing gender poverty. Individualism, collectivism, and free markets are political ideologies that impact seeking the interests of the poor. These ideologies are subjects of controversy

that impact social workers, clients, and the powerful elites who make decisions regarding how to address poverty.

## 25. Conclusion and Implications

The aim of this paper is to examine poverty and gender inequality in developing countries. According to the World Bank, the international poverty line for developing countries is less than \$2 as average; and less than \$1.25 as extreme poverty. The calculation is based on purchasing power of different currencies calculated on a common unit called Purchasing Power Parities (PPP) ([www.IMF.org](http://www.IMF.org)). The discussion in the literature touched on diverse dimensions of poverty and gender inequality. East Asian and Latin American countries are considered poor, and there is increased poverty and gender inequality in some countries than others. South Asia, countries in the Middle East and North Africa (MENA) region, and Sub-Saharan African countries experience the most poverty and gender inequality compared to other countries. Gender poverty and inequality come about because of gender-assigned roles in traditional societies with strong cultural norms with religious influence that put constraints on women and girls' time due to gender prescribed roles (Morrisson & Jütting, 2005). Such cultural norms that serve as mitigating factors are patriarchy, servitude, religion, early marriage, discrimination leading to a lack of or a low level of education for girls, sexual harassment, rape, politics, corruption, lack of freedom and voice in decision-making including decisions around reproduction, family size, polygamy, income, and social class, among others.

The widening gap between the rich and the poor in developing countries in spite of their country's growth and development as reported by the IMF ([www.wb.org](http://www.wb.org)) is a barrier to the development of women and girls since they are the marginalized. As a change agent, social workers have the responsibility to advocate for the vulnerable. Women and girls are more likely than men to experience assault, rape, forced prostitution, and domestic violence (Hadi, 2009).

The literature suggests women's participation in the labor force contributes to a country's economic growth, implying that non-participation is a setback which hinders human capital progression. This paper argues that women make significant contributions to their countries even when they are not in the paid labor force. Child birth and child care are distinct invaluable contributions that women make, but that warrant no monetary recognition from the perspective of economists. Consequently, women need the necessary support to perform their distinct role in their societies. More importantly, Planned Parenthood education is necessary, family planning is critical for healthy mother and child development with both governmental and non-governmental involvement.

On the issue of polygamy, whereas men may choose to have multiple wives, which is an acceptable and legalized practice in many developing countries, for women to marry multiple husbands, (except in minority cultures where polyandry is the norm) it would be problematic. Women have a social, if not moral, obligation to tell their children who their father is, and the children have the right to know. The same reasoning may apply to the father(s) of the children – a societal expectation of what it means to be female.

Needless to say, polygamy is an expensive venture. It may well serve the needs of the elites in poor developing countries. It is not designed for poor people who may need to fall on governmental assistance to support their families; therefore, appropriate policies need to be in place to address problems associated with polygamy. Corruption is a barrier to progress hence there is an urgent need to fight corruption in developing countries. There is a greater need for social work education in developing countries and the recruitment of trained social workers to provide social work services at micro, mezzo, and macro levels of intervention, particularly in the area of child and women protection; give equal opportunity to both genders in education and employment. Addressing gender poverty and inequality may require the input of insiders in the field of social work who are more likely to have an educated understanding of the complexities of the problems. Harrington, a critical social theorist, once said: "... social work is in the complicated business of linking individuals, families and communities with appropriate responses. It works on the capacity for policies and services to meet the expectations of citizenship. It aims to provide the appropriate service and still be fair and indeed emancipator." (Harrington, 2006, pp. 234-235).

In the same vein, social work practice is an intrusion into people's lives – individuals, families, communities, and societies. It demands that the practitioner be sensitive when working with any group of clients and display respect for their culture. The dimensions of gender poverty and inequality are complex and the interventions are challenging. Mmatli (2008) suggests that social work strategies in Africa are political since structural problems

arise from “political processes; poverty, inequality, illiteracy, child streetism, official corruption”, and others (p. 298) are challenging problems that demand strategic interventions.

This paper attempts to examine gender poverty and inequality that exist in developing countries. There are laws in place to protect women and girls to address female discrimination by giving both boys and girls equal opportunities. The goal of this paper is consistent with UNICEF’s Millennium Development Goals (MDGs) 1 to 3: (1) eradicate extreme poverty and hunger; (2) achieve universal primary education; and (3) promote gender equality and empower women (United Nations, 2000). These first three MDGs are critical because they are the foundation for achieving the remaining MDGs and they serve as a yardstick for evaluating every country’s performance in the year 2015. The World Bank recognizes that its structural adjustment policies affect the marginalized, hence make provision for subsidies to offset the social costs of adjustment (Akyeampong et al., 2007; Manful and Manful, 2010; Tagoe, 2011). However, the provision is likely to be short-term solution since many developing countries continue to depend on the World Bank and the IMF to fund poverty alleviation programs. Without a long-term financial support, gender-based programs are likely to be discontinued and women and children are not likely to receive the necessary governmental support.

## 26. Recommendations for Future Research in Developing Countries

This study suggests that future researchers explore anti-poverty measures other than institutional responses in order to address family poverty. Further research is necessary in the areas of family poverty and its impact on girls’ education. A longitudinal study of the socio-economic status of mothers and daughters is recommended. It is essential to explore women’s health inequality in developing countries and how it impacts female reproductive health. All forms of gender violence needs to be explored around how they impact females. A qualitative study of women’s perspectives on reproductive rights is recommended. A study on the effect of child marriage on children’s lives and the larger society is important. Further research is indispensable relating to various ways that women’s socio-economic well-being can be enhanced. Future research to distinguish the significance of a female child’s work to family contribution and child exploitation is vital. This study suggests that data from several developing countries may be collected and analyze for future research for both boys and girls on all the issues discussed in order to build a general model for developing countries.

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