

# Elona Dhembo

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## Feminisation of Poverty and the Burden of the Older Woman : Balancing work and Family in Pre-Retirement Life and the Accumulated Disadvantage for Older Women in Albania

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**Elona Dhembo\***

University of Tirana

## FEMINISATION OF POVERTY AND THE BURDEN OF THE OLDER WOMAN: BALANCING WORK AND FAMILY IN PRE-RETIREMENT LIFE AND THE ACCUMULATED DISADVANTAGE FOR OLDER WOMEN IN ALBANIA

The number one goal of the United Nations on the millennium development agenda is the eradication of extreme poverty and hunger. But poverty, as other problems, reveals more when examined from a multi-dimensional and dynamic perspective, and gender-sensitive lenses can make a major contribution. The “feminisation of poverty” (ranging from a higher incidence of women among the poor to poverty in terms of a lack of or limited choices) has been documented by research throughout the world as a result of the interaction of three main factors: the introduction of gender elements in the research and literature on poverty; the high incidence of specific groups of women under the poverty line; and the mismatch between women’s life cycles and policies in place. This paper provides additional evidence on the “feminisation of poverty” by looking at the case of Albania as representative of an under-researched category of countries emerging as new democracies in the 1990s. The argument put forward is that the intersectionality of gender and age results in a larger burden of poverty among older women. To support the argument, the paper goes beyond the limited official poverty statistics in Albania by looking at the economic activity of women and men, analysing the work-family reconciliation policy framework in Albania, and providing evidence of the work-family tension based on secondary data analysis. It is found that combining work and family life in the pre-retirement period in Albania presents more disadvantages for women than for men, leading to the “feminisation of poverty” in the post-retirement stages in life. This is then fuelling a new trend for unemployed women and retired women to work as informal caregivers, filling the deficiency in care for the eldest and youngest people in their own families or in the families of wealthier women. The policy logic and respective provisions in Albania, at best, are not discouraging the phenomenon.

Keywords: feminisation of poverty, older women, work-life policies, Albania

### INTRODUCTION

Eradication of poverty is a high priority on the agenda of many governments and organisations at the national and international levels. The United Nations’ number one goal

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\* Corresponding author: Elona Dhembo, Fakulteti i Shkencave Sociale, UT, Zyra nr. 130, Blv. Gjergj Fishta, Tirana, Albania; e-mail: [edhembo@yahoo.co.uk](mailto:edhembo@yahoo.co.uk).

on the millennium development agenda is the eradication of extreme poverty and hunger (UN 2000). Still, progress in many areas is far from sufficient for the goals to be met by the 2015 deadline (UN 2013). Studying poverty remains relevant and can still help us better understand and address it. To this aim research and analysis on poverty are expected to be multi-dimensional and dynamic, as poverty, like any other problem, can be better addressed by showing sensitivity to variations and diversity.

In recent decades, the development of feminist sociological theory (besides its complexity, disagreements and critiques) has, at a minimum, contributed to the multidimensionality by challenging the status quo which disadvantages women in the society and the gender-biases in studying society (Lindsay 2011). This has resulted in the mainstreaming of a gender perspective in many fields of research and literature and the area of poverty has been part of these developments. With the introduction of the gender perspective, a new thesis has emerged in studying poverty, known as the “feminisation of poverty”, first coined by Diane Pearce back in 1978.

Further, the theory of intersectionality, first presented by Patricia Hill Collins in her *Black feminist thought* (Collins 1990), advises that issues of inequality be addressed from a perspective that does not look at them in isolation. On the contrary, inequalities need to be studied and understood in relation to one another as they overlap and contribute in reinforcing and/or shaping each other. It is from this perspective that this paper aims to revisit the issue of feminisation of poverty from a gender- and age-sensitive perspective. It is argued that the intersectionality of gender and age in an environment where balancing work and life in the preretirement stage accumulates more disadvantages for women leads to a larger burden of poverty among older women.

To the aim of this paper I discuss the gendered nature of poverty and the importance of putting women’s poverty into light by discussing the interaction of three main factors: the introduction of the gender element in the poverty research and literature; the high incidence of specific women’s groups under the poverty line; and the mismatch between women’s life cycles and policies in place. Employment as the most important way to escape poverty is discussed in terms of participation in the labour market and opportunities to enable entering and staying in the labour market for women and men. Particularly with reference to the opportunities to balance work and life I look at the mismatch between women’s life cycles and the policies in place, arguing that the interplay of gender and age in this context results in accumulated disadvantages for women later in life. To support these claims, in addition to reviewing international literature and evidence I provide evidence from a specific and understudied case, Albania. Albania represents a less targeted and studied category of countries emerging as new democracies in the post 1990s.

## METHODS

To the aim of this paper I combine the analysis of the policy logic by reviewing and analysing official documents with evidence from official statistical resources and secondary data analysis. Official poverty data in Albania are still dealing with poverty in terms of poverty per household and per capita, rarely accounting for gender differences. Hence, data on

economic activity of women and men (officially recorded as sex-disaggregated data of females and males) are used to tackle the issue of poverty incidence and that of risk and resilience towards poverty from a gender perspective. Finally, the analysis of the mismatch between women's life cycles and policies in Albania is addressed by combining the analysis of the policy framework with secondary data analysis from a gender- and age-sensitive perspective. The analytical tool utilised to cover the policy logic is that of the content analysis of the policy documents explicitly related to the work-life balance issues in post-1990s Albania. Evidence showing work-life tension as well as the accumulated disadvantages of women are drawn from the secondary data analysis of the national dataset of the Demographic and Health Survey in Albania 2009 (most recent wave) accounting for a sample of 9,000 families.

## FINDINGS OF THE ANALYSIS

### PUTTING WOMEN'S POVERTY TO LIGHT

Since the early 1990s, it has been underlined that women have traditionally been largely ignored in the poverty research and literature (Daly 1992; Glendinning and Millar 1992). Under such conditions, a few decades ago we were not able to distinguish the 'gender' of poverty. Although it is widely accepted that women have been poorer than men throughout the 20th century (Lewis and Piachaud 1992), their poverty has not been visible until recently. Women's poverty has been hidden in the mainstream research on poverty (Phillips and Burton 1995; Glendinning and Millar 1992). The gender element became part of the poverty literature during the 1980s and only with its introduction was it made possible to officially pronounce poverty as mainly a women's problem (Daly 1992: 1).

However, the answer to why we describe poverty as being feminised does not remain only with the late acknowledgement of this characteristic of poverty. Various other factors are interlinked with that. The list starts with the strikingly high rates of women's incidence under the poverty line. Statistics have continuously indicated that poverty is more of a women's than a men's problem (Lewis and Piachaud 1992). Research also shows that in addition to gender, race and lifetime are important explanatory factors in poverty (McLanaghan et al. 1989). Women, however, are the ones that constitute the majority of all the groups that are more likely to fall under the poverty line. Women constitute the majority of single parents, blacks, low-paid workers and pensioners who are poor (Lewis 1997; Rake 1999; Quadagno 2002). These high rates of poverty among women contribute to the description of poverty as feminised.

In Albania, the scant research on poverty is only a few decades old. It was only after the fall of the dictatorial regime that concepts of inequality and poverty were considered. Poverty in Albania continues to be measured and reported as per household and per capita poverty, without tackling and explaining variations related to diversity, particularly gender diversity.

In Albania, much of the attention and discourse has been focused on mainstreaming gender in the legal and policy framework, although with minor results in implementation (as documented for instance in CEDAW reports and EU progress reports on Albania). To illustrate this, let us consider the reduction of poverty from 2002 to 2005. The gender gap of

poverty reduction was wide, as poverty reduction was 27% less for women and children, and even less for rural women as compared to reductions in men's poverty rates in the country (INSTAT 2007).

In fact, post-1990s data for Albania confirm feminisation of poverty in the country. Women in Albania constitute one of the largest vulnerable groups which emerged from deep socioeconomic changes in the country during the transition period (including unemployment, poverty, emigration, rural exodus, violence and criminality *etc.*) (Mustafaraj 2005). From the social and gender perspectives, poverty in Albania affects young households and those families that have migrated to the major cities disproportionately.

As Human Development Reports for Albania indicate, poverty appears to be strongly correlated to levels of unemployment and underemployment, whereas gender differences are identified particularly in the labour market, which discriminates above all against women as well as against the active population closer to the retirement age. The most vulnerable social groups at risk include children, the elderly, and physically and mentally disabled persons (UNDP 2005: 54). Women as one of the major vulnerable groups are predominantly poor in the rural areas of the country (Cela and Arqimandriti 2010).

#### EMPLOYMENT AS A WAY TO ESCAPE POVERTY – WOMEN'S MISSED CHANCE

In a market economy employment and participation in the labour market is a key condition for one to be able to escape poverty. Hence, we would expect to see those groups which have lower rates of employment falling under the poverty line. Although employment of women has been increasing rapidly in recent decades, it still lags behind that of men worldwide (Eurostat 2014; Daly and Rake 2003; Quadagno 2002). Even though the paid labour participation varies considerably also among EU member states (from a comparatively high rate in the Nordic countries to lower ones in the Mediterranean), women are less employed everywhere. According to Eurostat, in 2000, the unemployment rate for women in the EU-27 was around 10%, while the rate for men was below 8%. It is only with the recent economic crisis that the decline of the men's rate during 2010 and the first half of 2011 and the corresponding stability of the women's rate over the same period have brought the men's and women's unemployment rates very close (Eurostat 2013).

The traditionally higher rates of unemployment among women have led to higher rates of poverty amongst them. Regardless of the fact that women and men in Albania emerged from under the communist regime with comparable rates of employment, the employment gap between women and men in post-1990s Albania has only been growing. In 1990, employment rates for women and men in Albania were 64.9% and 71.2% respectively. By 2004, the employment level for Albanian women had dropped to almost half that of the early 1990s (38.3 percent as compared to 60.1 percent for men). Since then the trend shows to be quite stable. The Labour Force Survey of 2012 reports employment rates of 42.9 percent for women and 66.2 percent for men in Albania (INSTAT 2012: 15).

The likelihood a woman to be poor because of her employment status increases when considering the types of employment where women dominate. The horizontal and vertical segregation of paid work persists worldwide. Women constitute the majority of those working

part-time and in low paid jobs and/or positions (Daly and Rake 2003). In addition, wage gaps and job segregation by sex put women as a group in an economically disadvantaged status compared to that of men. Under these conditions, they are more likely than men to be found among the working poor.

In Albania the gender wage gap in 2005 was at 36% but data from 2008 show a clear trend towards narrowing this gap as it fell to 18% (see Miluka 2011). However, the majority of this gap (17.63%) is explained by the varying rates of pay in the labour market. The problem is worse for women in rural areas and among less-educated women (Miluka 2011: 44–45).

Women are particularly vulnerable when bearing and rearing children. Controlling for age, education or level of urbanization, in my work of 2012 using secondary data from the Albanian Demographic and Health Survey (ADHS) 2009, I found that married men in Albania are three times more likely to be employed than single men. The opposite is found for women. Married women in Albania are half as likely as single ones to be participating in the labour market. Likewise, fathers with more than three children are more likely to be employed as compared to those with three or fewer. The opposite is true for mothers of numerous children, whose participation in the labour market is almost inexistent (Dhembo 2012).

#### GROWING OLD GROWING POOR – THE ACCUMULATED DISADVANTAGE OF OLDER WOMEN

Women are poorer than men not only when they are rearing children or when facing labour market gender discrimination. They are poorer than men even later in life when they retire (OECD 2011; Quadagno 2002; Rake 1999; Daly 1992). This is due to two main reasons. The first is related to women's longevity. Women live longer than men, thus they more often spend long periods of their life alone. According to CENSUS 2011 data, in 2011 in Albania there were 14,201 more women than men aged 65+ (INSTAT 2011). As in many other countries, women in Albania more often spend years living as single earners/retirees in a society where the model of dual-earners is a necessity for a decent living (Gornick and Meyers 2000; Fraser 1994).

Second, the theory of accumulated disadvantage is well-established among elderly women (Dannefer 2003; Quadagno 2002; Rake 1999). The disadvantages in pay and employment that women face during their lifetime persist and are even multiplied with aging (Rake 1999). This is the case for Albanian women too.

Most of the women who do have children experience the career-break phenomenon. The m-shaped career curve of women is still quite sharp in many countries (Blau et al. 2002). This makes them not only economically dependent on their husbands, kin and/or the state for the time being but also contributes to lower wages when re-entering the labour market compared to men with the same qualifications but with more working experience. Of course, this is valid only when they manage to re-enter, as a break might also lead to difficulties in re-entering the paid labour market.

Furthermore, women across countries are the majority of those responsible for unpaid and care work. Women are twice as likely as men to be involved in caring for both children and old people (Daly and Rake 2003: 55). A few countries including Germany and France try

to balance the losses resulting from unpaid care by adding years to women's working history when calculating their pensions (Quadagno 2002). However, they do not remedy the career break and the wage gap that results from the caring years. Such considerations have not yet entered the policy discourse in Albania.

In addition, in Albania men are very poorly engaged in unpaid work. Albania Time Use Survey 2010–2011 (INSTAT 2011) presents a thorough map of the skewed and unfair gender division of the unpaid work in the country. The share of women in 2011 was 86%, as compared to that of men at 14% (INSTAT 2011). Women in rural areas spend the longest hours in unpaid work and care, as do women with children under seven. For the latter, increases in the rates of unpaid work are accompanied with decreases in the rates of employment/paid work (INSTAT 2011: 6).

Greater involvement of men in unpaid and care work boosts the chances of women to engage in productive roles and participate in the labour market. In Albania, the odds for women to be employed in the labour market increase significantly when her partner's participation in unpaid/care work increases (Dhembo 2012).

These elements along with the situation described in the employment section accumulate as advantages throughout the lifespan and are reflected in the low returns women have as pensioners (Rake 1999). Elderly women are at higher risk of poverty. Women, responsible for most of the unpaid care work as well as being the majority of low-paid workers, receive lower returns when retired. Throughout a lifetime, the result is that being a woman means having to pay a considerable cost. This leads to the next issue for consideration, the potential origins of this cost in the mismatch between women's life cycles and the policies in place.

## SOCIAL (FAMILY) POLICIES

Even though social policies cannot cause or cure family change, they can ameliorate the position of women (Gornick and Meyers 2003; Lewis 1997). From the different outcomes that women have in different welfare systems it can be claimed that policies, in fact, do matter (Gornick and Meyers 2003). Women seem to do best in those countries where caring work is acknowledged and valued by the state and society (Lewis 1997). Policies tailored taking into consideration women's lives would probably give better results for them. Since there are two main periods when women are poorer – family formation and retirement – policies aiming to mitigate the disadvantages during these periods might help in minimising women's risk of poverty.

Looking at a set of explicit family policies in Albania in terms of the policy logic, legal rights and provisions and level of access to these provisions, I examine the work-family policy framework in Albania from the gender equality perspective (Dhembo 2012). Examining policies proven by previous research to have an effect on the ability to combine work and life such as taxation policies, child services and benefits, leaves, and public school schedules, I claim that they do not contribute to narrowing the gap between paid and unpaid work, and hence maintain the likelihood of accumulated disadvantages for women, leading to higher risks of poverty for women in general and elderly women in particular.

Albania does not discourage the participation of the second earner in terms of taxation policies, as it applies separate taxation policies. However, its performance is particularly weak

when it comes to leaves, public care services for children, and in matching public school schedules to those of the working parents. Overall, such a policy framework leaves little room for being assessed as family-friendly or as easing the work-life balancing. This has higher costs for women, who bear the lion's share of the unpaid and care work in the country (as described in the previous section of this paper).

Albania is a laggard in terms of leaves. Parental leave is non-existent, and paternal leave is just symbolic (5 days) and optional leading to extremely low uptake levels (no data are available to report). Hence, such policies do little to encourage a greater involvement of men in unpaid and care work, regardless of the alarming figures of 86% to 14% share of women and men respectively (INSTAT 2011).

Public care services for children and access to them have dropped significantly in post-communist Albania (see: Tab. 1). Transitional and post-transitional Albania provides limited childcare even though pre-schooling education facilities opened for the first time in 1921. During 1945–1990, the pre-schooling education system, which constituted the most important part of the childcare services, was further developed and became widely accessible across the country. Back then, the country had 3,174 kindergartens with 130,000 children of 3–6 years of age (Danaj 2003). The number of kindergartens is now a little higher than half of what existed before the collapse of the old communist system. This situation pushes for private arrangements. The private sector, non-existent in the communist system, is the only sector that has flourished, albeit on a small scale. All these have led to lower levels of mothers' employment and informal care work, where elderly women bear most of the load as grandmothers or underpaid babysitters.

**Table 1.** Educational institutions in Albania 2005–2009

Education	2005–2006	2006–2007	2007–2008	2008–2009
Total	3933	1667	387	3907
Public kindergarten	1649	1667	1752	1774
Private kindergarten	76	78	86	89
Public elementary school	1817	1595	1604	1605
Private elementary school	92	105	120	128
Public high school	453	481	489	502
Private high school	77	93	106	121
Public university	14	20	25	26
Private university	4	9	14	15

Source: INSTAT 2010

Likewise, education policies and their implementation in terms of the public school schedules are not favouring a smoother balancing of work and family responsibilities. On the contrary, they not only fail to match the schedules of working parents but are often irregular

and organised in shifts due to limited infrastructure capacities, making the reconciliation of work and family responsibilities a tough if not impossible mission.

## CONCLUDING NOTES

Analysing the groups that are more likely to be poor nowadays, one can see that there is strong support for the assertion that poverty is a feminised phenomenon. Evidence from Albania hold this to be true for this country as well. Albanian women are particularly vulnerable to poverty when bearing and rearing children and when old. The mismatch between women's lives and policies in place in Albania leads to accumulated disadvantages and the likelihood for Albanian women to grow old and poor at the same time. In Albania, these disadvantages are due to poor rates of women's participation in paid work and the limited participation and unfair share of men in unpaid work, and they persist due to the weak family/work-family reconciliation policy framework in the country.

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#### FEMINIZACJA BIEDY I OBCIĄŻENIE STARSZYCH KOBIET: OSIĄGANIE RÓWNOWAGI POMIĘDZY PRACĄ A ŻYCIEM RODZINNYM W OKRESIE PRZEDEMERYTALNYM I KUMULACJA PROBLEMÓW W ŻYCIU STARSZYCH KOBIET W ALBANI

Najważniejszym celem Organizacji Narodów Zjednoczonych sformułowanym w ramach milenijnych celów rozwojowych jest walka ze skrajnym ubóstwem i głodem. Jednak problem ubóstwa, podobnie jak inne problemy, staje się bardziej skomplikowany przy wielowymiarowej analizie i przyjęciu dynamicznej perspektywy – zwrócenie więc uwagi na jego genderowy charakter jest bardzo ważne. Termin feminizacja biedy (w znaczeniu większego odsetka kobiet wśród biednych, ale także w znaczeniu braku/ograniczenia wyboru), badanej na całym świecie, pojawił się w wyniku interakcji trzech kluczowych czynników: wprowadzenia kategorii gender do badań nad biedą, wysokiego odsetka konkretnych grup kobiet znajdujących się poniżej granicy ubóstwa oraz niedopasowania cyklu życia kobiety do danych polityk publicznych. W tym artykule poruszony jest problem feminizacji biedy w Albanii, kraju reprezentującym niewystarczająco zbadaną kategorię nowych demokracji, które pojawiły się w latach 90. XX wieku. Głównym założeniem jest, że intersekcjonalność płci i wieku prowadzi do większej biedy kobiet starszych. Aby to udowodnić, w artykule nie odwołano się jedynie do oficjalnych statystyk biedy w Albanii, ale zwraca się w nim uwagę na ekonomiczną aktywność kobiet i mężczyzn, analizując polityki mające na celu ułatwić łączenie życia zawodowego z życiem rodzinnym oraz dokumentuje istnienie napięć pomiędzy pracą a życiem rodzinnym w ramach powtórnej analizy danych. Łączenie pracy z życiem rodzinnym w okresie przedemerytalnym w Albanii jest trudniejsze dla kobiet niż dla mężczyzn, co prowadzi do feminizacji biedy w okresie emerytalnym. Konsekwencją tego jest z kolei zaangażowanie w nieformalną pracę opiekuńczą bezrobotnych i emerytowanych kobiet. Pozwala ono na poradzenie sobie z problemem niedoboru opieki nad starszymi ludźmi i dziećmi w ramach własnych rodzin, ale także rodzin bogatszych kobiet. Polityka państwa i odpowiednie przepisy w Albanii nie radzą sobie z tym problemem.

Słowa kluczowe: feminizacja biedy, starsze kobiety, polityki rodzinne, Albania