"What does it mean to say 'Poverty has a woman's face' and to what extent is this claim supported by gender and development analysis?"

"What does it mean to say 'Poverty has a woman's face' and to what extent is this claim supported by gender and development analysis?"

In 1995 the United Nations Development Programme (UNDP) used the phrase 'poverty has a woman's face' to portray the notion that women make up a disproportionate percentage of the world's poor. In the same report it was estimated that, of the 1.3 billion people living in poverty, 70 per cent were women (UNDP, 1995: 4). The study intended to draw attention to the fact that women have a greater chance of being located in poverty and thus supported the idea of a 'feminisation of poverty' (a term which actually originated from US debates about single mothers and welfare during the 1970s) (Bridge report, 2001: 1).

The phrase 'poverty has a woman's face' can be understood to be a slogan of the 'feminisation of poverty'. In various reports since the 1970s the 'feminisation of poverty' has been linked with a perceived increase in Female-Headed-Households (FHH) and the informalisation of the economy (particularly in Sub-Saharan Africa and Latin America) under recessionary conditions. However, while there has been extensive debate among academics, little consensus has been reached regarding the meaning and statistical verification of these linkages.

This essay does not intent to detract from the salient aspects of reality: it is important to remember women *are* generally more vulnerable to poverty than men. Indeed, the Gender and Development approach (GAD) has continually emphasised that women experience poverty differently, and more intensely than men. However, this essay attempts to show that GAD literature has typically over-stressed FHH as the 'poorest-of-the-poor' to justify the 'feminisation of poverty' with-

out appropriate consideration to the heterogeneous nature of the category. This has been done by, first, analysing the GAD framework and second, by evaluating the extent to which the 'feminisation of poverty' is substantiated by the increasing numbers of FHH (it is beyond the scope of this essay to address the linkages between the 'feminisation of poverty' and the growth of the informal economy in developing regions). Finally, this essay offers an explanation for why some GAD supporters have continued to emphasise FHH as the key justification of the 'feminisation of poverty' while others draw attention to the fact that the link between FHH and women's overall poverty is not as robust as commonly acknowledged. Drawing on this, the essay will argue that the extent to which GAD supports the 'feminisation of poverty' depends on *who* and *why* the term has been underscored in the literature. First let us consider the GAD framework.

GAD: overview

The GAD approach is a framework which helps to determine the best structure for development projects and programs based on the analysis of gender relationships. Developed in the 1980s as an alternative to the Women in Development (WID), the GAD framework seeks to elucidate the social, economic, and political positions of women by examining *inter alia;* women's fertility, literacy, health, educational attainment, access to employment, political participation and legal status (Grown et al, 2005; Moghadam, 2005: 4). More specifically, GAD examines the socially constructed basis of variation between women and men, emphasising the importance of challenging existing gender structures, roles and relations (Razavi and Miller, 1995).

Considering this, GAD is a more radical approach than previous perspectives because it encourages consideration of the varied relationships between men and women in the development process (Porter and Judd, 1999: 10). Unlike WID or WAD[1], GAD makes a full scale analysis of such relationships and how different modes of production, women's subordination and oppression mean women cannot simply be *added* or *incorporated* into development strategies (Rathgeber, 1990: 493).

In addition, the approach focuses on women, not as a homogeneous group, but rather a diverse section of society whilst also recognising that, as a group, they have an important place in the development process. This means GAD emphasises and promotes the awareness of the different ways that various women experience gender (Elson, 1991: 2). Thereby, GAD can be understood to acknowledge women become poor because of gender differentiated processes and this helps facilitate greater understanding of why women experience poverty differently to men, as will be discussed in later sections.

However, like any movement, for example, Communism, Nationalism or Feminism, the perspective and language supporting a particular idea varies depending on whether the advocate is an academic, politician, lobbyist, activist and so on. For this reason, it is necessary to make some generalisations about various the perspectives within the GAD discourses.

[1] Woman and Development.

Table 1: Brief overview of varying discourses within GAD literature

GAD supporter	Possible argument or agenda
Academic: A scholar engaged in higher education and research.	Understand women as a heterogeneous group: are more likely to have a critical or balanced understanding of the 'feminisation of poverty'.
Femocrat: (Feminist bureaucrat) working from within the state system to 'empower' women or further the status of women (Stetson and Mazur, 1995).	May have an understanding of the criticisms of the 'feminisation of poverty' but may be reluctant to be critical of their own organisations or programmes.
Activist: People who advocate intentional efforts to promote or direct social, political, or economic change.	Are most likely to support the 'feminisation of poverty' in order to further their own political agenda.
Lobbyist: Lobbyists attempting to influence decisions made by government officials in order to support a political agenda.	Like activists, may focus on the 'feminisation of poverty' in order to persuade officials for a particular political agenda.

Source: own research; Stetson and Mazur, 1995.

Table 1 makes some generalised distinctions between GAD supporters, and shows that the extent to which the GAD approach supports the 'feminisation of poverty' may be dependent on who is making the analysis. With this in mind, the next section focuses on understanding the justifications for the 'feminisation of poverty'.

The foundations of the 'feminisation of poverty'

This essay understands human poverty to be defined as 'more than income poverty – it is the denial of choices and opportunities for living a tolerable life' (UNDP, 1997: 2). As previously discussed, the term 'feminisation of poverty' means 'women tend to be disproportionately repre-

sented among the poor' (World Bank, 1989: iv). In general, the term has come about not only because women have a higher incidence of poverty than men but also because their poverty is more severe than that of men.

Moghadam (1997) considers these problems and, although writing in 1997, her explanations are sadly still relevant today. She argues that there are three overarching characteristics that put women at greater risk of poverty than their male counterparts. First, women face disadvantage in respect of poverty inducing capabilities and entitlements (such as education, skills, access to land and property), second, women generally have heavier work burdens (as they usually have reproductive duties on top of productive duties) as well as lower earnings and, third, women are constrained on socio-economic mobility because of cultural, legal, political and labour market barriers (Moghadam, 1997; Chant, 2007a: 79; IFAD, 2012).

Kabeer (2003) agrees there are probably as many non-economic as economic causes of women's poverty which contribute to women's unequal share of poverty. A non-economic cause of poverty might arise because institutions, such as labour markets or legal systems fail to reflect that women have different capabilities and endowments to men (Elson, 1991; 1999; Kabeer, 2003). For instance, most formal employment requires a certain time commitment; these reflect *male bias* in the labour market because they fail to account for the multiplicity of demands on women's time (Elson, 1991). Women, particularly lone mother units, are usually unable to commit to full time employment when they have family and children to care for and limited resources. Therefore, labour markets do not allow for the fact that women have different responsibilities

and face multiple challenges in gaining formal employment, thus prohibits women from ‘pulling themselves’ out of poverty through employment.

In order to empirically substantiate that women are more likely to be poorer than men, many feminist scholars and GAD activists have underscored the increasing number of FHHs as the key justification of the 'feminisation of poverty'. Studies from the 1970s have widely acknowledged the household is a ‘key site of gender discrimination and subordination' and therefore an important point of focus for examining gender and poverty (Baden and Milward, 1997: 2). Studies in the 1980s and 1990s found ‘the poorer the family the more likely it is to be headed by a woman’ (World Bank, 1989: iv). The UNDP found that poverty is skewed towards women, because of the ‘consequences of women’s unequal access to economic opportunities which are particularly prevalent in households which are headed by women’ (UNDP, 1995: 36).

Various studies have accentuated the existence and vulnerability of FHH and further supported the view that FHH should be caste as the ‘poorest-of-the-poor’ (Wennerholm, 2002: 10). This is particularly true of lone mother units because a male ‘provider’ is usually absent and therefore it is assumed they are deprived of one of the major accesses to income. Elson (1992) although writing in the 1990s offers an insightful explanation;

> 'The growth of female-headed households is no sign of emancipation from male power; in a society in which women as a gender are subordinate, the absence of a husband leaves most women worse-off. The core of gender subordination lies in the fact that most wom-

> en are unable to mobilise adequate resources (both material and in terms of social identity), except through dependence on a man' (Elson, 1992: 41).

Studies throughout the 1990s have supported Elson's claims: most lone mother units who lack adult male income are not only deprived of a source of earnings but also face disadvantage through higher dependency ratios than households with two sources of income from parents (see for example, UNDAW, 1991: 38, Safa and Antrobus, 1992: 54; ILO, 1996; IFAD, 1999; Fuwa, 2000: 1535).

Such research reflect important dimensions of reality for under-developed regions; indeed, few feminists or economists dispute that FHH are mostly disadvantaged in terms of access to land, livestock, assets, credit, education, health care and social services. According to the Gender-related Development Index (GDI), which reflects gender disparities in basic human capabilities, there is no society in which women have the same opportunities as men (UNDP, 1995: 2). In addition, there are likely to be greater numbers of FHH in times of economic insecurity because of a number of reasons, for example, labour migration, conjugal instability, and the inability of impoverished relatives to undertake responsibility for abandoned women and children (see for example, Benína, 1991; Fonseca, 1991: 138; Chen and Drèze, 1992: 22; Chant, 1997a).

Today, GAD supporters have continued to conflate FHH with the 'poorest-of-the-poor', for two important reasons. First, evidence has pointed to the fact that FHH are increasing in many developing regions, especially in Africa (see Chant, 2006; Chant, 2007a; IFAD, 2012). Despite the fact that the reasons for these trends are geographically and historically determined, most of the

concern surrounding the growing numbers of FHH has been linked with the 'feminisation of poverty' (Schatz, Madhaven and Williams, 2011). Second, as discussed FHH are more likely to emerge in times of disruption: therefore, development specialists have been increasingly worried about the impact of the global economic crisis on the FHH category (IFAD, 2012: 1). Indeed, at a recent conference entitled *Women and the Changing Global Outlook*, FHH were reported to have suffered from arresting capital accumulation as well as a reduction in individual incomes that have further shrunk the budgets of FHH (World Bank, 2012).

However, studies which refer to FHH as the 'poorest-of-the-poor' have failed to account for the heterogeneity of the category. In fact, most poverty analyses and poverty reports do not disaggregate groups of women, but rather assume that all FHH are vulnerable and poor (Schatz, Madhavan and Williams, 2011). More accurate evaluations have pointed to the fact that female-headship does not always make women poorer than in a MHH. In some regions household budget surveys find that FHH are no poorer and may in fact be less poor than MHH (IFAD, 2012). For instance, in Rwanda (although the difference is small): 39 per cent of FHHs are poor compared with 41 per cent of MHHs which are regarded as impoverished (IFAD, 2012). (However, Rwanda may be an exception since in Zambia, Zimbabwe and Namibia, household consumption survey data show FHHs are generally poorer).

In addition, FHH poverty varies depending on the other economic or social support available. For instance, a 1993 World Bank survey in Zambia found that *de facto* FHH (which means wives of migrant men) were not obviously worse off than 'traditional' households (MHH) (Bunivić and Gupta, 1997: 259). Whereas, *de jure* FHH (legally separated, divorced or widowed) were dispro-

portionately concentrated in the 'extreme poverty' classification, compared to traditional (husband plus spouse) households (World Bank, 1993: 26, cited in Byrne, 1994). The same study found that 90 per cent of *de jure* households in this category were poor, where whereas *de facto* FHH generally had higher incomes, probably from male spouses or relatives (World Bank, 1993: 26, cited in Byrne, 1994). It is thus evident that FHH are, in fact, a heterogeneous category and may include relatively well-off households.

Furthermore, attention must be paid to the relativity of poverty of FHH compared with MHH. Baden and Milward (1997) point out women may choose to be an FHH in order to further their personal interest or the well-being of their dependants as opposed to being subordinated to a man in a MHH (Baden and Milward, 1997). One example they observe is that as household-level poverty increases, there may be a tendency for men to retain an increasing share of their income (to maintain personal consumption levels), therefore, women may prefer female headship since under MHH contributions to the household budget might not improve and women's limited claims on male income may even diminish (Baden and Milward, 1997: 2). Chant (2007) has observed this a relevant phenomenon;

> 'While female headship may not always come about by 'choice', my field evidence suggests that a growing number of women are 'trading-off' the disadvantages of their lower earning power against increased autonomy, the ability to manage household finances more equitably, and to escape exploitation and violence' (Chant, 2007: 29).'

Chant (2007) draws attention to the problems of using 'overall measures', such as FHH, which

do not always and necessarily reflect the experiences of all women in the development process. Considering this, it is important to distinguish between sub-groups of FHH when comparing their poverty with the poverty of MHH.

The reason that studies have failed to account for the heterogeneous nature of FHH can be attributed to the difficulties with collecting gender-disaggregated data. GAD literature has relied on comparisons between FHH and MHH to examine the links between gender and poverty because FHH are a 'visible and readily identifiable group in income poverty statistics' (Kabeer, 1996: 14). Indeed, the data which does exist on gender differences in poverty is usually extrapolated from comparisons between aggregate incomes of the MHH and FHH rather than from women and men as separate entities (Chant, 2007a: 80). However, when looking at women and men as separate entities, composite indicators like the gender-disparity adjusted Human Development Index (HDI), and single indicators of female well-being (such as literacy, life expectancy and so on) have shown weaker linkages between FHH, women in general and poverty (Chant, 2007a).

For robust conclusions about the 'feminisation of poverty' greater attention must be paid to the sub-groups of FHH, and more systematic data is needed on the working hours, income sources, expenditure patterns, assets and claims of different types of households, both MHH and FHH (Baden and Milward, 1997: 2; Bridge Report, 2001: 3). These are vital if development strategies are truly going to target the 'poorest-of-the poor'. Against this background, the next section attempts to offer a possible explanation for why some of the GAD literature has drawn attention to these limitations while others have ignored them.

GAD: (mis)conceptions and agendas

Recall that the GAD literature focuses on the importance of identifying women as a heterogeneous category. It follows that the GAD framework supports the criticisms of FHH, who are clearly not a homogeneous group, and thus women's aggregate poverty status cannot simply be 'read off' that of the household. Proponents of the GAD approach would argue there are no stereotypical 'profiles' of women, no 'profile' of how women experience poverty and certainly no single 'female face of poverty'.

Considering this, why have some GAD supporters underscored FHH as the primary justification for the 'feminisation of poverty'? The answer can be found by understanding the motives and agendas of certain GAD advocates. Consider one of key objectives of the GAD approach is to help 'gender to be assimilated into development thinking in a particular way' (Jaquette, 1990). GAD femocrats, activists or lobbyists may promote the 'feminisation of poverty', as well as slogans such as 'poverty has a women's face' because it galvanises people to think about gender issues and thus ensures support for their political agendas.

Indeed, since the 1980s femocrats have tried to promote more radical and far-reaching models, in order to incorporate ideas and themes into development thinking (Judd and Porter, 1999: 10). For instance, Buvinić (1982) and later Moser (1989) developed a five stage description of policy approaches applying to women including an *anti-poverty* approach which attempted to address women's economic problems through small-scale enterprise and micro-credit schemes directed at

women (Judd and Porter, 1999: 10). In order to persuade policy makers to take an *anti-poverty* approach for women, it was also important to emphasis women are more likely to be poor than men. Thereby, the 'feminisation of poverty' can be useful to underline the call for women to be recognised in the development process (Wennerholm, 2002: 10).

Overall, the 'feminisation of poverty' has been an important rallying point for gender advocacy and activism (Chant, 2007b: 78). Indeed, some have gone as far as to suggest it is a 'marching call' for gender equality (Williams and Lee-Smith, 2000: 1). Therefore, the 'feminisation of poverty' has not only been used to draw attention to the 'great number of women living in poverty' but has also elucidated the impact and potential of macroeconomic policies which are designed to recognise that poverty is a gendered experience.

Conclusion

This essay has attempted to draw attention to the complexities of making a broad connection between poverty and women based on the assumption that FHH are the 'poorest-of-the-poor'. It has not attempted to undermine the important fact that women are more likely to experience poverty than men. However, the lack of availability of systematic data that disaggregates expenditure or consumption by gender means simplistic connections have been made between increases in FHH and the 'feminisation of poverty' with little attention to the context, region, social systems or composition of FHH.

In light of these constraints, this essay has attempted to elucidate why some GAD supporters have recognised the limitations of the 'feminisation of poverty' while others have ignored them.

GAD femocrats, lobbyists and activists have generally supported the 'feminisation of poverty', and slogans such as ‘poverty has a woman’s face’ to pursue their own agendas, often to ensure resources are allocated to women’s issues. In such cases, the phrase 'poverty has a woman's face' may not reflect reality in every nation, society and household, but it has been useful to galvanize policy makers to think about gender issues in development planning. On the other hand, GAD academics have often stressed the heterogeneous nature of ‘women’ and therefore understand the need to pay attention to the sub-groups within the FHH category. They are more likely to appreciate the importance of gender disaggregated data, and stress the need for greater research on these issues especially to ensure the ‘poorest-of-the-poor’ really are targeted in the allocation of developmental resources.

Bibliography:

Baden, S. and K. Milward. 1997. Gender Inequality and Poverty: Trends, Linkages, Analysis and Policy Implications, Bridge Briefings in Development and Gender. [Accessed: 20/2/12]. Available from: http://www.bridge.ids.ac.uk/reports/re30.pdf.

Benería, L. 1991. Structural adjustment, the labour market and the household: the case of Mexixo. *In:* Standing, G. And V. Tokman (eds). *Towards Social Adjustment: Labour market issues in Structural Adjustment.* Geneva: International Labour Organisation.

Bongaarts, J. 2001. *Household Size and Composition in the Developing World*. Working Paper No.144. New York: Population Council.

Buvinić, M. 1982. *Has development Assistance Worked? Observations on Programs for Women in the Third World.* Paper presented at annual meeting of the Society for International Development. Baltimore: MD.

Bunvić, M. and R. Gupta. 1997. Female-Headed Households and Female-Maintrained Families: Are they Worth Targeting to Reduce Poverty in Developing Countries?. *International Centre for Research on Women.* [Accessed: 15/3/12]. Available from: http://www.jstor.org/discover/10.2307/1154535?uid=3738032&uid=2&uid=4&sid=21100759604541

Bridge Report. 2001. *Briefing paper on the 'feminisation of poverty'.* University of Sussex: Institute of Development Studies.

Byrne, B. 1994, 'Gender profile of Zambia', BRIDGE report commissioned by the Ministry of Foreign Affairs. Brighton: IDS.

Chant, S. 2007a. *Gender, Generation and Poverty: exploring the 'feminisation of poverty' in Africa, Asia and Latin America.* Cornwall: MPG Books Ltd.

Chant, S. 2007b. Poverty Begins at Home? Questioning some (mis)conceptions about children, poverty and privation in female-headed-households. [Accessed: 4/11/12]. Available from: http://www.unicef.org/sowc07/docs/chant.pdf.

Chant, S. 2006. Re□thinking the "Feminization of Poverty" in Relation to Aggregate Gender Indices. *Journal of Human Development* **7** (2). pp. 201–220.

Chant, S. 1997a. Marginal (m)others: lone parents and female household headship in the Philip pines. *European journal of development research.* 9 (**2**). pp. 1-34.

Chant, S. 1997b. Single-parent familes: choice or constraint? The formation of female-headed households in Mexican shanty towns. *In:* Visvanthan, N. et al. *The women, gender and development reader.* London: Zed Books.

Chen, M. and Drèze, J. 1992. *Widows and Health in Rural North India.* Paper presented at workshop on 'Health and Development in India', National Council of Applied Economic Research and the Harvard Center for Population and Development Studies, India International Center, New Delhi, 2-4 January.

Elson, D. 1992. From Survival Strategies to Transformation Strategies. *In:* Beneria, L and S. Feldman (eds). *Unequal Burden, Economic Crisis, Persistent Poverty and Women's Work.* Boulder, CO: Westview Press.

Elson, D. (ed). 1991. *Male Bias in the Development Process.* Manchester: Manchester University Press.

Fonesca, C. 1991. Spouses, siblings and sex-linked bonding: a look at kinship organisation in Brazilian slum. *In:* Jelin, E. (ed). *Family, Houshold and Gender relations in Lation America.* London: Kegan Paul Internation. Paris: UNESCO.

Fuwa, N. 2000. The Poverty and Heterogeneity Among Female-headed Households Revisited: The Case of Panama. *World Development.* 28 (**8**). pp. 1515-42.

Grown, C., Gupta, G and Kes, A. (2005) UN Millennium Project 2005. *Taking Action: Achieving Gender Equality and Empowering Women.* Task Force on Education and Gender Equality. London: Earthscan

IFAD. 2012. *The issue of poverty among female-headed households in Africa.* [Accessed: 3/3/12]. Available from: http://www.ifad.org/gender/learning/challenges/women/60.htm.

International Fund for Agricultural Development (IFAD). 1999. *The Issue of Poverty Among Female-headed Households in Africa.* Rome: IFAD.

International Labour Organisation (ILO). 1996. All Women are Working Women: The Feminisation of Poverty. Geneva: ILO. [Accessed: 07/03/12] Available from: http://www.ilo-mirror.cornell.edu.

Jackson, C. 1999. Rescuing Gender form the poverty trap. *World Development.* 24 (**3**). pp. 489-504.

Jackson, C. 1998. Rescuing Gender From the Poverty Trap'. *In:* Jackson, C. and R. Pearson. (eds) *Feminist Visions of Development: Gender Analysis and Policy.* London: Routledge.

Jaquette, J. (1990). Gender and Justice in Economic Development. *In:* Tinker, I. (ed). Persistent inequalities: women and world development. New York: Oxford University Press.

Judd, E. and M. Porter (eds). 1999. *Feminists doing development: a practical critique.* London: Zed books.

Kabeer, N. 2003. Gender Mainstreaming in Poverty Eradication and the Millennium Development Goals. London: The Commonwealth Secretariat.

Kabeer, N. 1996. Agency, Well-being and Inequality: Reflections on the Gender Dimensions of Poverty. *IDS Bulletin.* 27 (**1**). pp. 11-21.

Meagher, K. 2010. *The empowerment trap: gender, poverty and the informal economy in sub-Saharan Africa.* In: Chant, Sylvia, (ed.) The international handbook of gender and poverty: concepts, research, policy. Edward Elgar Publishing, Gloucestershire.

Mehra, R. and G. Gupta. 2006. *Gender Mainstreaming: Making it Happen.* [Accessed: 22/10/2011]. Available from: http://www.icrw.org/files/publications/Gender-Mainstreaming-Making-It-Happen.pdf

Moghadam, V. 2005. *Globalizing Women: Transnational Feminist Networks*. London: The Johns Hopkins University Press.

Moghadam, V. 1997. The Feminization of Poverty? Notes on a Concept and Trends. Illinois State University Women's Studies Program, Occasional Paper No. 2 (August).

Moser, C. 1989. Gender Planning in the Third World: Meeting Practical and Strategic needs. *World Development.* 17 (**11**) pp. 1799-1825.

Rathgeber, E. 1990. WID, WAD, GAD: Trends in Research and Practice. *Journal of Developing Areas.* 24 (**1**): pp. 489-502.

Razavi, S. and C. Miller. 1995. *From WID to GAD; Conceptional Shifts in the Women and Development Discourse.* [Accessed: 22/1/12]. Available from: http://www.unrisd.org/80256B3C00BCCF9/(httpPublications)/D9C3FCA78D.

Safa, H. and P. Antrobus. 1992. Women and the Economic Crisis in the Caribbean. *In:* Benería, L. and Feldman, S. (eds) *Unequal Burden: Economic Crises, Persistent Poverty and Women's Work.* Boulder, Colorado: Westview Press.

Schatz, E. Madhavan, S and J. Williams. 2011. Female-headed households contending with Aids-related hardship in rural South Africa. *Health and Place.* 17 (**2**). [Accessed 4/5/12] pp. 598-605. Available from: http://www.ncbi.nlm.nig.gov/pmc/aticles/PMC3065005.

Stetson D. and A. Mazur 1995. *Survey on Research Funding for the Social Sciences in Europe.* [Accessed: 24/2/12]. Available from: http://www.ecprnet.eu/

United Nations Division for the Advancement of Women (UNDAW). 1991. Women and Households in a Changing World. *In:* Masini, E. and Stratigos, S. (eds) *Women, Households and Change.* Tokyo: United Nations University Press.

United Nations Development Program (UNDP). 1997. *Human Development Report.* New York: Oxford University Press.

World Bank. 2012. In Africa, 'Poverty Has a Female Face'. [Accessed: 2/3/12]. Available from: http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/0,,contentMDK:22182932~menuPK:258657~pagePK:2865106~piPK:2865128~theSitePK:258644,00.html

Wennerholm, C. 2002. *The 'Feminisation of Poverty': The Use of a Concept.* Stockholm: Swedish International Development Cooperation Agency.

Williams, C. and Lee-Smith, D. 2000. Feminisation of Poverty: Re-thinking Poverty Reduction from a Gender Perspective. *Habitat Debate.* 6 (**4**). [Accessed: 25/4/12]. pp. 1-5 Available from: http://www.unhabitat.org/HD.