

# PERCEPTIONS SURROUNDING THE REALITY FOR WOMEN IN POVERTY IN SAUDI ARABIA: AN EXHAUSTIVE DESCRIPTION OF POOR WOMEN'S EXPERIENCES IN SAUDI ARABIA

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## ABSTRACT

*This research analyzes perceptions surrounding the social reality for women in poverty in Saudi Arabia (K.S.A.) to assist policy-makers in the creation of programs better able to help women in poverty. This study may be considered the first of its kind that includes Saudi women and foreign-born females in the K.S.A. In this study, poor women in Saudi Arabia were examined using the phenomenological approach. Using open-ended questions, in-depth one-on-one interviews with the participants were conducted. The findings indicate that the reasons behind their situations include the following key points: (1) dependency on women's traditional roles, (2) poverty relating to more structural attributes than individual factors, (3) less decision-making power, (4) intersection of gender, citizenship, and tribe status, including occupational status, stateless or non-tribes, education, and age, where older and less educated women experienced more poverty, and (5) financial assistance from SSD and other charities that is not sufficient to leave poverty.*

**Keywords:** poverty, women, Saudi Arabia.

## INTRODUCTION

The Kingdom of Saudi Arabia has a population of 31.7 million in 2017. Of these 31.7 million, 62.69 percent of this population were citizens and 37.31 percent were non-citizens. Additionally, 49 percent of the population was under the age of 25 in 2017 (GAS, 2017). This population boom is primarily caused by high oil prices, which tend to have an unimaginable impact on this society in an extremely compressed period of time through improving the quality of life, particularly in education and healthcare (Hamdan, 2005). The increased oil revenues during the 1970s and 80s contributed to the arrival of many skilled foreign worker men to perform the most highly technical tasks, as well as unskilled male foreign workers (Basel, 2016). Arab cultures in general could be described as a highly contextual collectivistic culture structure (Hofstede, 1984; Said et al., 1993). Social rules and norms such as culture, policy, and other institutions are the most important values. Oil production helps to enhance the preservation of patriarchal norms, laws, and institutions in a society, reduce the female representation in labor force, and create an environment where participation in the workforce is a matter of choice for women, rather than a necessity (Mahdi, 2008; Ross, 2008; Al-Dehailan, 2007).

Additionally, due to an influx of migrant laborers into the country, the foreign-born population in the country has increased. The K.S.A. has a high percentage of men in the labor force (77.6 percent) compared to women, only 21 percent of whom were employed in 2015 (GAS, 2016). This situation seems to imply that women's jobs have been replaced and males are brought from outside the country to fill these positions. The high percentage of unemployed women (32.8 percent) compared to men, only 5.7 percent of whom were unemployed in 2016, has an important impact on the growing population of women in poverty (GAS, 2016), which could confirm that specific types of economic growth may generate or emphasize different gender relations to a point where women face almost complete expulsion from the workforce (Alhamad,

2014; Fadaak, 2010; Ross, 2008) and more restrictions are imposed on their job searches, as many institutions and employers require the written permission of their male guardians (UNR, 2017). Oil-rich governments often focus more on developing heavy industry than light industry, and as a consequence, they encourage growth in male jobs instead of female jobs (Ross, 2008; Gelb, 1988). The inhibited progress toward gender equality in the Middle East is not due to the region's Islamic traditions, as is often believed, but is rather due to the ways that export-oriented manufacturing can influence the presence of women in the labor force (Basel et al., 2016; Sallam, 2013; Ross, 2008; Mammen & Paxson, 2000).

In 2002, the Saudi government decided to create a new plan to address poverty issues based on similar experiences in other countries (Albrithen, 2015). The Social Security Department (SSD) officially deals with poverty issues and offers financial assistance to people in need. According to the MSA (2005), around 182,149 females received financial support from SSD, compared to 144,651 unemployed males. However, this statistic does not include foreigners, who constituted 28 percent of Saudi population in 2016 (GAS, 2016). Most Arab countries lack any systematic evidence of and statistics on poverty, which leads to an incomplete picture of the issue.

Given these concerns about women in poverty, a better understanding of the definition of poverty in the K.S.A. is necessary. The definition of poverty from the United Nations does not only consider income level, but is also potentially a "multidimensional phenomenon" that includes other factors, such as exclusion from power and some services, which prevents certain people from leaving poverty. Studies including both foreign-born and citizen females in poverty are lacking. Most previous studies focused only on poor female citizens. This study may be considered the first study that includes both citizens and foreigners. Studying poor foreign-born females is important, as they face many challenges such as excessive working hours, especially female domestic workers, as they are considered the poorest members of Saudi society, according to the UNR in 2017. The lack of data on poverty could affect foreign-born migrant females and the refugees who came from surrounding countries after the Arab Spring (UNR, 2017).

Furthermore, during this time, Saudi communities have undergone many changes, especially after the Arab Spring, which may have had a significant effect on the Saudi economy (Abdelbaki, 2013). Moreover, the evident problem with the Arab States' economy is the absence of a private sector, which is vital for economic growth (Adeel & Awadallah, 2013).

Khatib (2005) performed a study in a Saudi urban area (Jeddah City), focusing on 30 families as a sample, with each of them belonging to 10 different socioeconomic statuses. The study revealed that occupational structures and high rates of unemployment contribute to the incidence of poverty in poor neighborhoods. Al-Shabiki (2005) studied the poverty line estimates by using the Social Security data in Riyadh. He defined the minimum amount of basic spending for living to include food, clothing, housing, health, and education expenses, and found that a person is considered under the poverty line if their income average was 9,000 Riyal or less, which is about \$2,440. Albaz (2005) also attempted to determine the poverty line for households and found that when considering household size, a household with parents and one child are under the poverty line if their average monthly income was 1,625 Riyal, which equals approximately \$439.

Abdulmatti (2002) analyzes the big picture in his research on human poverty in Arab countries by emphasizing a concept of poverty with two overlapping dimensions. The concept he used of "poverty of capacity" indicates the exclusion and deprivation of educational, social, and economic opportunities. The concept "poverty of power" refers to the exclusion of stable employment opportunities that have the benefits of satisfying basic needs and the denial of participation in decision-making, and he considers that poverty of capacity leads to poverty of power. Schlozman et al. (1999) found that more women involved in the labor force could help to reduce gender inequalities, as their voices may be better heard. Studies have found that women who have independent income are more likely to have more input within the households, which leads to more voice outside of the households (Iverson & Rosenbluth, 2006). A study in Bangladesh about women in poverty indicated that poor women who moved from rural places to work in factories were better able to develop social networks (Kabeer & Simeen, 2004). In a study by Chhibber (2003), Indian women were found to participate in politics more if they work outside of the home.

These studies may imply that females participating in the labor force can reduce the impact of cultural traditional gender roles, which could help females boost economic influence and change some structural obstacles that could help to limit the effects of poverty as a "multidimensional phenomenon". The capital-surplus oil exporters with similar traditional gender roles such as Kuwait have small populations, which

make Saudi Arabia exceptionally underdeveloped, so this research fills an existing gap in the literature. The goals of this research study are to first describe the big picture of the circumstances of women in poverty. Second, the researcher explores the definition of poverty, including why these women see themselves as poor, analyzing the causes of females' poverty based on their viewpoint. Big picture perspectives are important for social research, and these individual opinions provide a complete picture of social reality (Marvasti, 2014), which could be a pathway to improving socioeconomic development.

## **RESEARCH METHOD**

In-depth interviews with poor women are conducted to provide insight into and address the factors behind poverty. Phenomenology can help researchers understand these issues, as well as explore the common interpretations of women in poverty from several individual women through their lived experiences of a concept (Marvasti, 2014; Creswell, 2007; Lester, 1999).

A purposive strategy is used to both reach and choose participants by using the Saudi Social Security Department (SSD) that officially addresses poverty issues and people with low or no income, as well as other charities. Three locations with SSD and other charities in various Saudi Arabian cities are chosen and contacted to request participation from women receiving assistance. Flyers are left at the locations of these charities and women are informed during their visits of the purpose and importance of this study, while providing participation expectations and our contact information. Selecting many different charity locations can help to provide various demographic characteristics between participants, such as citizen status. The sample size for women is 14. In addition, we informally interview 15 women when they were in wait lines at the front doors of charities to check in. Then, snowball strategies are utilized to find additional participants. The participants were asked to refer eligible people to participate. Four of the participants provide permission to visit their homes.

We find evidence of different patterns of answering questions between citizen and non-citizen females, and also between poor females in urban areas and some rural areas, which raises new questions. Therefore, theoretical sampling strategies are utilized in interviewing additional non-citizen female participants and other citizen female participants who do not receive any financial support and live in small, poor counties at the time of this study. Seven female participants are non-citizens and five female participants are citizens. These additional participants are interviewed via telephone calls. Participants are interviewed, all protected with pseudonyms.

The triangulation technique is utilized by acquiring multiple and different sources of data. Interviews are also conducted with SSD employees to understand their requirements for giving the women financial assistance and their perspectives about poverty. The sample size is 5 SSD employee participants. In-depth interviews consist of open-ended questions with two sections, with the first including their personal information, their stories, and why they think they are poor or what causes their situations. In the second section, we ask questions about their general perspectives on poverty and how they understand gender issues in the K.S.A. and the assistance programs. We took care to not suggest a description during the interviews, but only encourage the participant to provide a full description of their experience with their opinions and memories, and what they experience in terms of this phenomenon of poverty.

Prior to the interviews, we supplied a hard copy of the interview questions to the participants to provide opportunity for reflection. Interviews were conducted in the holy fasting month of Ramadan in 2017, during which poor people usually need more assistance and other people often feel a duty to help the poor and needy. The additional participants were interviewed between February and March of 2018. After the interviews were completed, the participants were asked to review their answers and if they want to change anything, as well as provided the option of keeping a copy of the record. We offer the option of future contact, in case they would like to request more information or change anything later.

Participants' ages range from 20 to 55. At the time of the study, 80 percent of the participants live in the nuclear family pattern with their parents or husbands, as is consistent with the Saudi cultural expectations for women at the time of this study. Most of participants do not work, receive financial aid from different charities, were married, and have lower educational attainment at the time of this study. The most common reason why the citizen participants did not complete their education, especially their high school degree, is because they married and had children. Non-citizen participants want to help their family and choose to work

in the K.S.A. Some had started but not completed high school and only a few of them had completed a Bachelor's degree. The average number of children who were married, divorced, or widowed is six children for the Saudi women and four children for non-Saudi women.

## **RESULTS AND DISCUSSION**

Most female citizen participants believe they are in poverty and need financial assistance because they are "women" and they do not have a man who is "a breadwinner". They assumed they would not be responsible for their future standard of living if they have male relatives based on traditional gender roles. Most of them claim that they do not have men who can work and earn money to support their family; when we ask them why they think they are in poverty, they repeatedly mention this during the interviews as a main reason for being poor. Most of the participants do not believe that women should work outside of the home, because working outside of the home is not the real function of women. Nevertheless, they are forced to fulfill this role as they do not have man who performs this function for the family. Hoda shares, "Women's natural roles are wives and mothers, but because of our bad situation as women with no men, we end up poor." Sara explains how she does not have a man who can earn money for her family. She states, "I have no breadwinner who earns money; I am divorced and my father passed away. That's why I need help, like all women without a breadwinner for some reason if their men have health issues that make them not able to work." Abeer shares, "My breadwinner is disabled and I have 5 children. I have to receive SSD to help my family. We are really suffering to pay our rent and basic needs. People help us a lot because they know that I am a woman and I have kids with no breadwinner to take care of me and my kids; even our male relatives do not care. I do not think I need a job or would even seek a job if I had a man who is able to support the family, as the more important function for women is to be a mother and raise her children and take care of them. I tried to find a job, but I do not know where I can leave my kids during work hours and my husband needs help." Hila shares that "I believe men need take the lead and be responsible about the family income, while women work at home and take care of the home and kids, but sometimes that situation cannot happen because a part of the couple refuses to cooperate and do his/her roles... I got divorced and returned to my parents' house. My father is an old man and it is hard for him to take care of me and my sister; I think if we were men, our situations would be better and we could help my father, so I get help from private assistance and from SDD as well."

Citizen women may be afraid of divorce because they will be without the men they depend on to support them and their children, as Om Mohamed states: "I am a woman with children...how can I survive? It's so hard living with no men. My ex-husband doesn't even care or ask about his children and I am a woman who does not have strength. I was patient with my ex-husband; I supported him with his mental problems because I didn't want to get divorced and have no man and no income, but I could not bear more because the kids will be psychologically affected when I was hurt by him .... After a few years my father passed away and my brothers did not want to be responsible for my kids and what I was afraid of happened; I do not have any male relatives who can help."

They highlight that finding a job is difficult for women. This answer is supported by charity employees as the most important cause of poverty for these women. One of the female charity employees explains that "most of the women who are taking assistance from our charity have not worked before and it is clear that unemployment is one of the biggest factors that leave many women with no income. For me, I can describe the situation in K.S.A. now: we are having an unemployment crisis."

Participants who work indicate that their jobs do not require a high skill level, but depend on physical exertion, such as a janitor at a school. All of the participants report that they would like to have jobs to improve their living conditions, but unemployment is one of the factors contributing to women being at high risk of living in poverty. Nofe shares, "If you do not have a man to support you, a factor that makes it worse is that you cannot find a job easily. I worked as a counter server before, making drinks and food for teachers in the school, but I could not continue working for various reasons. That was 5 years ago and I could not find any other jobs ... there are no more options, especially for women with a high school degree." Hadel says, "Being a woman...with no man absolutely makes your life harder. I thought I would find a job after graduating, but I applied to be a teacher 13 years ago and I am still waiting."

This idea about being dependent on men for financial stability is based on what their culture and community have been informing them about gender roles and their responsibilities. This idea of women

being dependent on men is strongly related to how society views the roles of women and men. Women manage the home and men provide money for the family, which essentially puts the power in men's hands because in most cultures money and wealth are attributed to success, which equals power. Most poor women participants accept that this ideology is the right way of building a good society. Female participants accept this situation and believe what happened to them was because their men are not able to perform their roles. Indeed, even if they want to work because their men cannot due to health issues or because they lack financially responsible male relatives, the women have limited available job opportunities in society due to legal restrictions on the type of work they can pursue.

This allocation of power on the basis of sex could be used wrongly. One of the participants mentions that she struggles to finish some important documents in order to conduct a range of transactions that include receiving financial assistance. She is required as a woman to bring a male relative to identify her in court, as a male guardian is required, as she shared, "I wanted to get financial assistance to help myself and my children, as my ex-husband left me a long time ago and he did not want to be financial responsible for me and his kids. He married another woman. Because I am the one who asked for the divorce, he would not let me get the divorce even after we broke up. He thinks this is the way to punish me. I did not have a job and I could not find one... everywhere I went, they asked about my guardian's signature. He gave me such a hard time every time I asked him to give me permission to rent an apartment or even to have surgery. I could not even take financial assistance from SSD. He asked for 10,000 RS to let me divorce him. He would not come when he was summoned to court many times. My tribe and relatives helped me with this situation. And I can get assistance now from SSD after the divorce was finalized."

This could indicate that divorce may increase the likelihood of being in poverty for women because their men could extort them and they cannot receive social assistance until they obtain a divorce, which could take years to conclude. One of the participants who worked in a small town provides another example, explaining how people tried to help a poor family that included five sisters and one brother where the mother has a mental health issue. She adds, "We as volunteers collected some food and clothes for the five girls; however, every time we provide financial assistance, the brother takes it."

The outlier participant is the younger woman in the sample. She believes that women should have less social and structural limitations. The workforce and jobs should be equal for both genders and women's function is not specified at home as a mother, but women should be able to work and travel without permission from men. However, she does not want to segregate herself in citizen women's groups to do so. She believes this change should be instated through the government and the political process. Ream shares, "I do not believe women are weak and cannot live without a male guardian; however, I do understand some women who think they cannot survive without a man because this is how the whole society functions." She adds, "Even though I support changing the situation in Saudi Arabia toward women. I think the process of social change should happen naturally. Women now are more aware of their rights and the government is working toward change, but policy makers are waiting for acceptance of these changes from the majority of society. A few years ago, a series of legal changes to restrictions on women were created that required women to have their own identity card, which may be considered a new step for independent women. The changes should occur gradually and naturally."

Most women who receive financial assistance from charities have children and report that they put their children's life and needs first. Sama shares, "I am a woman. I am divorced with kids and the youngest one is one and a half years old. My husband left us, and I suffer to provide for our needs and pay the house rent. I am really afraid that the owner will kick us out one day. I use SSD to pay for my daughter's milk and diapers." This response could illustrate that responsibility for family and children may contribute to ongoing poverty for women. Additionally, most employee participants report that the SSD and other charities are necessary for poor females today, particularly children and women with no men, especially with rising prices and increased inflation. These results confirm previous research by van Geel (2016) and Abdulmatti (2002). According to SSD employee participants, a "Citizen Account" was created in 2017, which is a national program to protect lower and middle class citizen families directly and indirectly from the previous year's economic changes in 2016.

The situation may be similar for foreign-born immigrants. Most foreign-born Arab participants believe in the same traditional gender roles, but also believe that women can work as well to help their family. Kadijah shares that "I came here with my husband to work here. He got a job in a small company as an accountant. I

think the situation in our country is not stable. I work tutoring some students.” However, foreign-born immigrant participants do not support the traditional gender roles as strongly as citizen females.

Most of the participants highlight that in general women’s participation in the labor market is weak because there are insufficient traditional job opportunities for women. Njood reports, “Women are almost excluded from the Saudi workforce. All the job opportunities focus on traditional roles, such as clerical jobs and teaching.” In the case of this study, a high percentage of unemployed women are impacted by poverty in K.S.A. Thus, the reasons for poverty are more structural attributions. A female’s rights and responsibilities have been equally controversial among both conservatives and progressives in Saudi society. This situation may arise from the educational system and college majors for different genders by the normalization of gender roles and leads to women’s opportunities for participating in the labor market to be economically and socially limited. Some participants indicate that they are unemployed and do not have previous work experience. This could limit their opportunities to find available jobs because the labor market prefers experienced workers. Jowaher states that “I went to many private schools and then tried to work as a secretary. All of the employers asked me if I have previous work experience, and then claimed that there are no jobs available. I think what they want to say is that there is no job for you.”

Furthermore, this limitation is not always related to policies, but also to an image or idea of gender. Even though most working areas are separated between genders, women and men are in contact with each other in hospitals. Hajer, who has a Bachelor’s degree, shares that “women’s majors are limited to traditional fields, such as teaching, but some families do not accept their women working in certain jobs. I really wanted to be a nurse, but my family was afraid of how my community would look at me... I can understand that... because it is a mixed environment and I would not like to work in a mixed environment; this is in conflict with our culture... and could also limit my chances to get married.” Njla explained, “There are not many options that can I do to help my family, even though most of the women that I know work very hard inside and outside their homes... I spent over 7 years to find a job as a teacher, even in a private school, after I gave up the idea of getting a job in public school.” She adds, “I will not have any job in a mixed environment; I and my family do not want that.” This statement also reflects how women are finding it difficult to work in a mixed environment due to gender social expectations, in agreement with an earlier study by Al-Dehailan (2007).

Lack of transportation is another common reason why women are unable to work and even go to charities to receive assistance, especially in a large metropolitan area like Riyadh. Women in the K.S.A. were not allowed to drive vehicles and men were expected to perform this role before 2017. Sama explains, “I do not have a man that can drive, all my kids are girls, and sometimes I am forced to take a taxi if I want to go to a necessary place, which is expensive, but what can I do?” Although citizen women are socially not permitted to drive a vehicle in the K.S.A., effects of this structural impediment seem to particularly impact women living in poverty. Women can rent drivers during work hours, while poor women are probably unable to do.

The Saudi government allowed women to drive cars in 2017, but the gender role norms still exist and changing how people think about driving a car as a male role takes time. However, when we asked the participants about the new laws that allow women to drive, some of them emphasized that they cannot drive because their men will not allow them to do so. Consequently, they prefer to ride with a foreign-born female taxi driver. “I don’t feel comfortable riding a taxi with male driver; sometimes I have to if I want to go to some appointments. Now, I am happy because I can find female drivers.”

We also ask participants if they think this new rule will help to provide more job opportunities for women, such as working as a driver. Citizen females point out that they will not do this because they are women. “I wish we had a good public transportation system that we can use with no need to take a taxi, which sometimes costs me 70 RS, but now at least we can find a foreign-born driver.” However, non-citizen participants’ attitudes are different; they believe that this political change is a new opportunity available for women and want to work as a driver.

Additionally, participants often believe that decisions should be made by their male counterparts. Some participants reveal that the primary decisions regarding the family should be made by the men. They participate in making decisions for themselves or their family; however, if they disagree, the decision-making power remains with the man. Kawllah shares, “I found a job at front desk registration in a clinic that my husband did not want me to work because it is a mixed environment job... and I tried to persuade my husband indirectly without giving him the feeling that I am the one who made the decision, because this

could make him feel disturbed, weak, and marginalized, which is not a good thing for men.” Even though women do not have decision making power in their households, they can often subtly influence their husbands to come to their same decision. Abeer shares, “Man is the master and power of the house and cannot be marginalized.” Furthermore, she explains that “as a couple we share decision-making ...we complete each other... there are things where I as a wife make the decision in the house, such as the daily details of children and their care, but for the other decisions regarding things outside of the home, my husband should make these decisions... if he does not feel comfortable about some jobs for me, I will not apply to them.”

Often poverty is strongly related to income; however, both Saudi women and female migrants remain in the poverty cycle as a consequence of the structural obstruction to their social advancement. Furthermore, although citizen women live within the boundaries that their males and tribes determine, the impact of poverty on non-citizen women participants is stronger than on citizens, especially on participants in urban areas that we interviewed based on their collective average income. Poor citizen women who live in small towns are more under the authority of men and poorer than any other group. Most of them do not receive assistance from government charities.

In urban areas that we interviewed, most of the charities provide assistance only for citizens and after the Saudi government implemented income tax for foreign residents in 2016, the situation became worse for non-citizens. Most charities that we visit or check online assist poor Saudis with government money, but cannot assist non-citizen poor. Zineb, a migrant, worked multiplied times as a domestic worker in many citizens' houses. For several years, her relatives also came to the area as domestic workers. The serial migration continued, with relatives and friends moving from her country. She adds, “I lived here for a long time; I never saw Saudi men or women work in certain jobs like housekeeping ... these kinds of jobs are held by migrants.” She states, “I know many domestic workers run away from their employers ... I think living here is better than what we left behind.” She adds that “if I worked by myself as a domestic worker, I could earn more.” She further stated that the problem is children may be denied access to education or free medical treatment at hospitals.” This situation shows how females in the K.S.A. have different levels of limitations and obstacles and illustrates the multi-faceted idea of poverty that presents women's inability to change their situation, influenced by their gender, citizenship, and geography.

According to SSD documents, women have different requirements than men to receive assistance from SSD. SSD documents require women to not have a man as “a breadwinner” (i.e., who is responsible and able to support a person or persons to whom they are legally obliged either because of death, injury, loss, jail, or lack of income) including divorced, widowed, and disabled women. Financial assistance is also available for both genders who are over 60 years of age and have no sufficient source of livelihood by medically proving that he/she is permanently or temporarily unable to do any work due to disabilities. Most other charities offer financial assistance through payment of part of electricity bills, tuition and testing fees that are required for school and college, necessities for school preparation such as clothes and supplies, home furnishings, and food stamps (Ministry of Labor and Social Development (MLSD), 2017).

All participants who have taken assistance emphasize that what they receive from SSD is not enough for their basic needs. Hend, who is 50 years old, says, “I do not mind taking assistance from people to pay our rent. I have 6 kids; two of my daughters are divorced and came back to live with us after their divorces. One of them has 3 kids and the other has 2. We live in a house that only has one bathroom and three bedrooms.” Therefore, they started to take food and assistance from people who wanted to help until the next financial assistance comes from SSD in the following months. The participants also report that SSD has complex requirements for approval and they must prove destitution in order to qualify for meager amounts of assistance, such as requiring proof of being divorced or an official financial letter about having no male relatives. Abeer reports, “I tried to have all the documents they asked for completed to get financial assistance, which took over a year to get approved.” Abeer asks, “600 riyal [\$160] per month is the amount of financial assistance I receive from SSD; do you think this could help or keep a person poor?”

We visit some non-assistance receiving participants in their homes who are referred to the study through snowball sampling. We visit four homes in two neighborhoods; one of them has more immigration, and the study participants live not far from the city center renting houses. The home is in poor physical condition lacking modern facilities. The house is severely damp, moldy, and lacking sewage disposal. The woman says that they suffer from defects in their housing, such as roof leakage, insects and rodents, water disruptions, plumbing problems, and small size. One of the houses does not even have furniture. Zineb, for



example, has an overcrowded home with many family members using one room; her home does not have kitchen components other than a sink and rooms such as kitchens and living rooms are used as bedrooms. More than five children aged 10 or over have to share a bedroom, and parents share a bedroom with a child or children less than 3 years of age.

## CONCLUSION

The findings indicate that the reasons behind their situations include the dependency on women's traditional roles, poverty relating to more structural attributes than individual factors, less decision-making power, intersection of gender, citizenship, and tribe status, including occupational status, stateless or non-tribes, education, and age, where older and less educated women experience more poverty, and financial assistance from SSD and other charities that is not sufficient to leave poverty. Women are likely to have more help and opportunities in an urban setting, whereas in rural areas patriarchal family arrangements limit the functions of female citizens. Poverty is a mixture of lifestyle and societal norms and values centered around the idea that every gender works based on their natural roles. Some limitations created by social structures could affect poor women where there is a lack of access to resources more than women who are from upper classes.

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