



## FEMINIZATION OF POVERTY: HOW 'PATH DEPENDENCE' OBSTRUCTS COMBATING GENDERED POVERTY

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### ABSTRACT

'Path Dependence', i.e., the inclination of Homo Sapiens to continue with traditional methods and measures despite the existence of more effective ones, has long plagued Indian policy making. And so is the case with policies and measures relating to 'Feminization of Poverty'. This paper attempts to draw attention to the inadequacies of the existing and widely used parameters and policies that are used for the measurement, study and combat of gendered poverty while suggesting substitutes for the same.

This paper is structured into three parts.

**Part one** analyzes the flaws in the existing methods of measurement of poverty in terms of the household as the unit of analysis and argues for individualization of poverty measurement. 'Tracking the number of people in poverty, as well as those close to poverty and those who move out of or fall into poverty, reveals the success of efforts to overcome poverty. Being able to accurately measure how poverty impacts differently on women and men matters greatly.' The feminization of poverty is generally seen as an incidence of increase in the number of poor female headed households (FHH). This traditional approach is problematic. Equality

of distribution within the household is not an assumption we can afford to make, especially in a patriarchal setup like India. Hence, household income may not serve as an effective tool to measure feminization of poverty as women may not have access to that income. This might lead to 'secondary poverty' amongst women in male headed households (MHH) too. The Theory of Cooperative Conflict by Amartya Sen also has a bearing on the issue at hand.

**Part two** ponders upon the definitions of gendered poverty such as those in terms of income poverty and deprivation of material resources and points out their inadequacies. At the same time, it emphasizes on the need and merits of viewing poverty as human poverty. 'Women seem to have progressively less choice other than to assume the burden of dealing with poverty and their growing responsibilities have not been matched by a notable increase in agency or personal reward.' This has been described by Sylvia Chant, a notable researcher in this field, as the Feminization of Responsibility and Obligation and is central to our understanding of gendered poverty.

Also, Amartya Sen's capability approach becomes extremely important for the comprehensive study of feminization of poverty. Causes of Women's "poverty" in the capability approach go beyond the lack of income to deprivation in capabilities, such as lack of education, health, and the channels to participate in economic life and in decision-making. While lately, there has been increasing sympathy for viewing poverty in terms of capability deprivation,



and hence the Human Development Index which includes Gender Related Development Index Gender Empowerment Measure and now the Gender Inequality Index, it has not managed to gain the attention of policy makers in India. Besides, even these indices are aggregate indices and hence, manage to hide the flaws in the condition of women and may provide a picture not in sync with reality. We seek to define a better index in this paper. Such an index should include parameters such as consumption and expenditure by the females of a household and should be calculated for various age related and other groups among women too.

**Part Three** suggests policy alternatives that can be considered and researched upon for designing efficient and holistic policies and institutions for combating gendered poverty. India lacks sex disaggregated numbers and when trends or policy measures are not backed by numbers, there is no benchmark to measure progress and hence, formulation and use of such statistics is the need of the hour. This paper is by no means a complete guide to such statistics but contributes for research on the same. As a first step, age specific poverty rates must be calculated so as to know whether gender gaps are widening among the young or is it a phenomenon that takes place once they age. Also, an Individual Deprivation Measure as against the Household Measure, Gender Sensitive Budgets, greater inclusion for the more disadvantaged women are some solutions that have been given attention in the paper and these merit extensive debate and deliberations among the policy makers.

### PART ONE

In this part, the paper underlines the problems with the traditional household approach and the over emphasis on female headed households, which is still widely used as an indicator of feminization of poverty in India.

### INADEQUACY OF THE HOUSEHOLD LEVEL APPROACH

The household-level approach assumes that all resources are shared equitably, and all household members enjoy the same level of well-being. This is an assumption which is unrealistic, especially in a patriarchal setup like India. Inequality in the distribution of resources and access to health services is evident in India. It fails to capture the intra-household dynamics of resource allocation and distribution, which may depend on socio-cultural relations of gender, age, race, etc

‘Based on household-level measure, if in the same household, women consume or spend less than is needed to function properly physically and socially, while men consume what is needed or more, both are still considered to have the same poverty status, either poor or non-poor, depending on the average consumption estimated at the household level. Therefore, the simple disaggregation of poverty counts by sex will lead to underestimated gender gaps in poverty, because additional poor women might be found in some non-poor households.’ This is also known as secondary poverty.

For the well being of women, the capacity to command and allocate resources is as important as the actual resource base in their



households. Therefore, incorporating a perspective on how poverty may be experienced by female members can aid policy makers in the design and evaluation of anti-poverty and livelihoods creation programmes. Since individuals within households can experience different kinds of deprivations, a household level analysis does not give enough information about the interventions that might be most suitable for individuals based on gender, age etc. A measure which captures the intra household dimensions would include the measurement, at the individual level, of asset ownership, and individual access to formal financial services, amongst other parameters. This paper will suggest a measure with certain such parameters in Part Three

### **THEORY OF CO-OPERATIVE CONFLICT**

The nature of intra-household interaction and their command over resources can be also be explained through Amartya Sen's Theory of Co-operative Conflict. The members of a household cooperate so far as cooperative arrangements make each of them better-off than non-cooperation. However, many different cooperative outcomes are possible in relation to the distribution of goods and services amongst the members. The outcomes depend on the relative bargaining power of household members. A member's bargaining power would be defined by a range of factors, in particular, how well-off s/he would be if cooperation failed. Women do not voluntarily forego leisure, education, food and their share of other commodities and opportunities in favor of male members, but do so due to their inherent weak bargaining

positions in the household. It obstructs their means to achieve.

To exit from a marriage is more costly for women than for men in the Indian society, a fact which weakens women in intra-household bargaining over division of labor, consumption rights, freedom of movement and freedom from domestic violence. More significantly, it suggests the possibility of women facing everyday lives in which their work is devalued and where their exit options are limited. The resources that men and women are entitled to often are rights that have been long recognized by the traditional society

### **PROBLEMS WITH OVEREMPHASIS ON FEMALE HEADED HOUSEHOLDS AND THE ASSUMPTION THAT THEY ARE LIKELY TO BE WORSE OFF THAN MALE HEADED HOUSEHOLDS**

For the lack of other data or otherwise, there has long been an emphasis on Female Headed Households in the study of Feminization of Poverty and they have been seen as the poorest of the poor. There is not enough empirical evidence that suggests a strong correlation between the two. Female Headed Households are not a homogenous group and requires further disaggregation for any policy consideration. They differ in size, composition situations, from one-person households, households of lone mothers with children and households of couples with or without children where the woman rather than the man is reported as the household head. Also, female-headed households tend to show-up as poorer on account of their smaller size when in per-capita terms they may actually be better off. Also, when poverty is seen as a decrease in well being of an individual, may females



who choose heading their households do so after exiting from an abusive relationship so that they may be able to exert more influence over their lives, exercise more personal freedom, more flexibility to take on paid work, enhanced control over. Female heads may be empowered in that they are more able to further their personal interests and the well-being of their dependants. Studies have shown that the expenditure patterns of FHHs are more biased towards nutrition and education than those of male households.

The chances of secondary poverty among women in female headed households are much less. In India, many more female headed households fall into the relatively higher consumption expenditure quintiles. It is true that the proportion of female heads working compared to the overall female work participation rates is higher, since in most cases the female head is the active earner of the family. Hence, connotations of powerlessness associated with female headed households are wrong. Therefore, headship analysis cannot and should not be considered an acceptable substitute for poverty analysis.

#### **PART TWO:**

It deals with the inefficiencies of the definition of poverty as income or consumption poverty and argues that Amartya Sen's definition of poverty as human poverty and capability deprivation is more apt. It also makes a case for viewing the phenomenon of feminization of poverty as the feminization of responsibility and obligation, as argued by Sylvia Chant. In this Part, the paper further underlines the flaws in the existing indicators and indices

that are widely used to measure poverty, namely, the **Gender Development Index (GDI)**, the **Gender Empowerment Measure (GEM)** and the **Gender Inequality Measure (GI)**.

#### **POVERTY IS MUCH MORE THAN LACK OF INCOME**

Income or money represents the means to better living conditions but it is not the better living condition in itself. Poverty, if viewed only in terms of income deprivation, will not capture many important aspects such as access to land and credit, decision-making power, legal rights, vulnerability to violence and (self)-respect and dignity. Poverty should be viewed as human poverty. Poverty can be deemed as the denial of the opportunities and choices most basic to human life – the opportunity to lead a long, healthy, and creative life, and to enjoy a decent standard of living, freedom, dignity, self-esteem, and respect from others. This has an important bearing for policy makers in combating gendered poverty as it aids them in taking action to eradicate poverty for they focus on the deep-seated structural causes of poverty and lead directly to strategies of empowerment as many times it is gender roles and not income deprivation that pushes women towards poverty.

#### **POVERTY AS CAPABILITY DEPRIVATION**

According to Amartya Sen's Capability Approach, poverty represents the deprivations of important capabilities to function i.e. obstructions in what a person can do and can be. For women, lack of income isn't just the only thing that hinders their well being. The lack of agency, lack of participation in the decision making process



also contributes to the same. The idea of agency is also about demanding rights in decision-making. This can be individual in form: for example, the ownership of personal assets would empower women to demand their rights within the household. But it is also about collective agency in the public sphere and in a political process. Further, women who do not necessarily lack income may also be vulnerable to poverty. Even for the wealthy, individual agency is often circumscribed by gender, age, marital status etc. For example, married women who are not participating in paid labor or have productive assets may be vulnerable to poverty in case of widowhood, divorce or separation even if they are not “poor” by a variety of criteria.

From the view of capability deprivation, women are indeed poorer in most societies in many dimensions of capabilities such as education and health, but not necessarily in terms of life expectancy, etc. Resource allocation within households is often biased against girls and women. In addition, it is harder for women to transform their capabilities into incomes or well-being, such as due to not being able to transit from education to jobs or their mobility being constrained. Gender inequalities in the distribution of income, access to productive inputs such as credit, command over property or control over earned income, as well as gender biases in labor markets and social exclusion that women experience in a variety of economic and political institutions make them poorer.

## **FEMINIZATION OF RESPONSIBILITY AND OBLIGATION**

Growing numbers of women of all ages are working outside the home, as well as performing the bulk of unpaid reproductive tasks. Women allow themselves minimal time for rest and recreation. Men, on the other hand, feel it in their right to go out with friends, drink, etc. The economic and social reproductive realms which women are expected to tread, do enlarge their life choices but limit them, hence making them poorer. Men, on the other hand, despite their lesser inputs, have retained their traditional privileges and prerogatives. This presents a rather puzzling scenario in which investments are becoming progressively detached from rights and rewards, and creating a new and deeper form of female exploitation. This is known as feminization of authority and responsibility and has not been captured by sex disaggregated data.

Women are prone to poverty due to their double roles, i.e. their productive and reproductive role. Incorporating women in income-generating programmes, without understanding and addressing the role and responsibilities of the women in the home (care of children, domestic work, water and fuel collection, etc.), would just add to the burden of women. Women’s position in the labor market, the significance of women’s role in the household and in the reproductive field, as well as the interaction between production and reproduction must be analyzed. Any decrease in income tends to increase the work of women on both fronts i.e. their domestic activities as many women would now undertake those activities instead of hiring someone to do it and they would have to fulfill their productive duties too. Thus, the invisibility of their reproductive work is a bottleneck for effective policies.



It is important for policy makers to assign value to unpaid domestic work and the rewards/ rights received for it so that an input-output analysis can be done and at the same time, value of women’s unpaid work and a time use analysis can be done.

**INADEQUACIES OF THE GDI, GEM AND GII**

The Human Development Index’s Gender Empowerment Measure (GEM) and Gender Development Index (GDI) were important developments in the measurement of gendered poverty. But, the fact that these are aggregate indices has rendered them unsuitable for many kinds of gendered analyses. They can reduce the visibility of poor women. One of the most important parameters of the Gender Empowerment Measure is political participation. But the positive impact of participation of women in formal political life, on poor women is ambiguous as women in public office are generally educated and elite women whose class interests may well override their gender interests, and who might do little to advance the social or economic status of their poorer counterparts. Also, the income component leaves out the sector where the majority of women work i.e. the informal sector. And the women who work in the formal sector are generally the better off ones. Hence, the top down development approach on which these indices are based is in itself problematic.

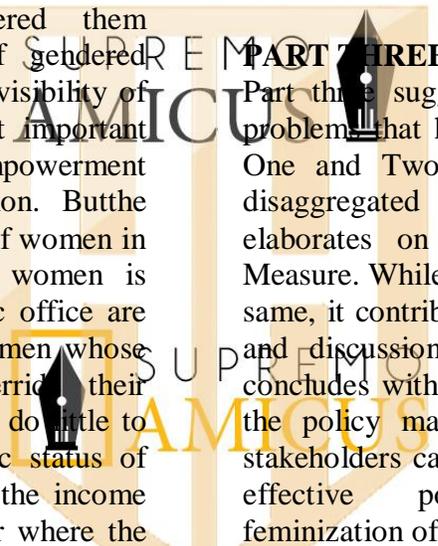
Further, another index called the Gender Inequality Index was also introduced. But this too, is faulty on many counts.

- (i) It penalizes low-income countries for poor performances in reproductive health

indicators that are not entirely explained by the gender-related norms or discriminative practices against

- (ii) It allows deteriorations in women’s education and economic participation to be compensated by equivalent deteriorations in those of men.

- (iii) It completely disregards men’s average health statuses which are also essential pieces of information that should be incorporated in a comprehensive assessment of gender inequality levels



Part three suggests some solutions to the problem that have been discussed in Parts One and Two. It makes a case for sex disaggregated data. This paper also elaborates on an Individual Deprivation Measure. While it is in no way a guide to the same, it contributes to the ongoing dialogue and discussion on the same. The report concludes with certain policy solutions that the policy makers, researchers and other stakeholders can ponder upon for designing effective policies for combating feminization of poverty.

**THE CASE FOR SEX DISAGGREGATED DATA**

It is well known that poverty affects men and women differently and that sex aggregated data is scanty. Aside from the general problem of scant sex-disaggregated data on poverty, data which are disaggregated along other lines are also lacking. Since women are not a homogeneous group and capability deprivation differs amongst women too, on the lines of age, region, class, rural-urban



divide, etc, further disaggregation of data is essential. For example, the necessity to work compels poor women to take up paid employment, while it may be an exercising of an option for the relatively better-off women. This is reflected in the nature and type of jobs undertaken by the women, which has policy implications. Except for gender headship, lack of breakdown according to other axes of difference has prevented any dedicated investigation of which particular groups of women, if any, might be especially prone to privation. The provision and access to such data is extremely important as it serves as a tool to measure the effect and efficiency of policies formulated and implemented to combat gendered poverty.

An essential starting point is:

1. Improve the coverage of sex disaggregated data on poverty. Measurement of women and men in households below the poverty line, but also involve comparative poverty assessments of household headship based on per-capita and/or adult equivalence scales rather than aggregate household income. Intra household inequality analysis can be achieved through the collection of data on actual personal consumption of individuals.
2. A sex-disaggregated database of “asset poverty” comprising land and property ownership should be generated. Lack of personal ownership can impact in various ways on women’s poverty, such as inhibiting the use of property for income-generating activities and restricting access to credit in the event of divorce or widowhood.
3. Improve data on the economic returns to female labour related to concerns around time and inputs.
4. Try to assign a monetary value to reproductive labour as much of women’s work is dedicated to investment in future generations and the invisibility of sexual division of means that women are overloaded with work whose value is not socially or economically recognized. This is important for policies aiming to affect their participation in the labor market.
5. Collect data not only on what women and men in poor households have access to but also what they spend their money on.

**TOWARDS A BETTER  
MEASUREMENT OF GENDERED  
POVERTY: INDIVIDUAL  
DEPRIVATION MEASURES**

An international, interdisciplinary team, funded by an Australian Research Council Linkage Grant, has worked towards ‘The Individual Deprivation Measure (IDM) which offers a new way of measuring poverty that takes the individual as the unit of analysis. The IDM provides the basis for anti-poverty policies that are able to respond to specific groups within a broader population and specific issues. The Individual Deprivation measure is based on a questionnaire to Households which included questions on the following 15 grounds. This measure will reveal intra household as well as other inequalities.’

The following are the 15 parameters that this measure uses



Dimension	Indicators
Food/Nutrition	Hunger in the last 4 weeks
Water	Water source, water quality
Shelter	Durable housing; Homelessness
Health Care/Health	Health status, health care access; For women who are pregnant or have been pregnant in the past 3 years, access to pre-natal care, trained health care worker in attendance at birth
Education	Years of schooling completed; Basic literacy and numeracy
Energy/Cooking Fuel	Source of cooking fuel; Health impacts; Access to electricity
Sanitation	Primary toilet, secondary toilet
Family Relations	Control of decision making in household; Supportive relationships
Clothing/Personal Care	Protection from elements; Ability to present oneself in a way that is socially acceptable
Violence	Violence (including sexual and physical violence) experienced in the last 12 months; Perceived risk of violence in the next 6 months
Family Planning	Access to reliable, safe contraception; Control over use of contraception
Environment	Exposure to environmental harms that can affect health, well-being and livelihood prospects
Voice	Ability to participate in public decision making in the community; Ability to influence change at community level
Time-use	Labour burden; Leisure time
Work	Status of and respect in paid and unpaid work; Safety and risk in relation to paid and unpaid work

(adapted from 'Lifting the lid on the household: Introducing the Individual Deprivation Measure. [www.gendermatters.org](http://www.gendermatters.org))

Such a measure has also been devised by a team at the Indian Institute of Management, Bangalore in association with Kolkata Household Asset Survey. They divided their questionnaire into four parts namely, education, living standards, productive assets and empowerment.

Table 1. KHAS-MPI dimensions

Dimension	Indicator	Deprivation	
		Household	Individual
Education	Literacy	No adult member has completed at least primary education, i.e., 5 years of schooling	If he/she has not completed at least primary education
	Child Enrollment	A child in the age group 5-9 is not enrolled in school	Not included
Living standards	Electricity	No electricity	Same as household deprivation for all living standard indicators
	Floor	Floor is earth/mud	
	Sanitation	No toilet or has to share a toilet	
	Water	Water is not from piped source, borewell or closed open well	
	Cooking fuel	Cooking fuel is not Electricity, LPG or Biogas (it is wood, charcoal, dung etc.)	
Productive assets	Consumer durables	Owns less than two of either fan, TV, cell phone, cycle, refrigerator and two-wheeler; and does not own a car or other four-wheeler	
	Primary residence Agricultural land	Does not own at least one of the two assets- agricultural land or primary residence	Household does not own at least one of the assets Individual does not own (individually or jointly) at least one of the assets
Empowerment	Allowed to travel to	Assigned value of the women members	1-4: Not allowed to travel alone 5: Decision made by women with permission or by someone else
	1. Market		
	2. Health facility		
	3. Natal home		
	4. Outside village/ community area		
5. Decision to access health services for own needs		All females in household are attributed the deprivation score of the female respondent. Men are assumed to be non-deprived	



These measures go beyond the ones we have traditionally used in India and measure dimensions of poverty other than monetary dimensions too and hence seem to be a policy idea whose time has come in terms of effective measurement and analyses of gendered poverty

**OTHER POLICY CONSIDERATIONS**

In conclusion, I would like to briefly mention some measures that should be given specific attention in order to target our policies better and find solutions to gendered poverty

1. Focus on improving girls’ school-to-work transition;
2. Address women’s obstacles to access labour market (gender-based discrimination in recruitment, women’s time burden, etc);
3. Address gender dimensions of land reform and inheritance laws;
4. Strengthen women’s producer’s organizations. Eg Lijjat papad;
5. Address gender dimensions of land reform and inheritance laws;
6. Improve women’s participation in decision making and public-private dialogue forums;
7. Moreover an important solution that needs consideration is preparation of gender sensitive budgets. “Gender budget initiatives analyze how governments raise and spend public money, with the aim of securing gender equality in decision-making about public resource allocation; and gender equality in the distribution of the impact of government budgets, both in their benefits and in their burdens. The impact of government budgets on the most

disadvantaged groups of women is a focus of special attention.” (IDRC, 2001)

It is important for the country to not only work for the betterment of women but also tap on their under-used potential. This paper has attempted to draw attention to the fallacies in the existing methods of analyses and data collection in relation to feminization of poverty. We tend to depend on them only because they seem familiar and have been used for a long period of time, not without reason though. But, this paper also recommends that it is time that policy makers in India use the more comprehensive measures available and base their policies on them. While many of them are still being researched upon, they merit the attention of Indian policymakers as they might completely change our perspective on the subject at hand, ‘The Feminization of Poverty’.

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