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## The gendered nature of asset accumulation in urban contexts: Longitudinal results from Guayaquil, Ecuador

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Working Paper No. 2010/17

## **The Gendered Nature of Asset Accumulation in Urban Contexts**

Longitudinal Results from Guayaquil, Ecuador

Caroline Moser<sup>1</sup> and Andrew Felton<sup>2</sup>

March 2010

### **Abstract**

This paper examines the gendered nature of asset accumulation between 1978 and 2004 in Indio Guayas, a low-income community on the periphery of the city of Guayaquil, Ecuador. In so doing, it emphasizes both the importance of combining quantitative and qualitative intra-household data, as well as taking a longitudinal perspective rather than at a single point in time. This paper seeks to examine the relationship not only between gender and urban income poverty but also, more importantly, between gender and urban asset accumulation, illustrating how the combination of quantitative econometric measurement of assets and qualitative in-depth anthropological findings on the complex underlying gender relations both contribute to a far more comprehensive analysis of asset accumulation processes in urban contexts than can be gained from any single methodological approach.

Keywords: gender, assets, asset accumulation, urban

JEL classification: J16, O18, R51

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## 1 Introduction

Over the past decades, both feminist and urban development debates have highlighted the gendered nature of urban poverty.<sup>1</sup> Yet, to date, the lack of adequate data as well as appropriate methodology, has meant that the gendered nature of asset accumulation has received almost no attention. Drawing on data from a longitudinal study of an urban community in Ecuador, this paper seeks to redress this, by examining the relationship not only between gender and urban income poverty but also, more importantly, between gender and urban asset accumulation. In so doing, it illustrates the way in which the combination of the quantitative econometric measurement of assets and the qualitative in-depth anthropological findings on the complex underlying gender relations both contribute to a far more comprehensive analysis of asset accumulation processes in urban contexts than can be gained from any single methodological approach.

Of relevance to this paper, both conceptually and methodologically, are the gendered nature of the urban labour market, and household structure and headship. Gendered labour market inequality and associated poverty include theoretical debates relating to gender segregation and stratification (Scott 1994), and the urban consequences of ‘male bias’ in macroeconomic structural adjustment processes (Elson 1991), which identify how women have been forced to increase their labour both within the market and the household (Beneria 1992; Moser 1992). Closely linked is the contention – first elaborated by Buvinic and Youssef (1978) – that female-headed households, a particularly urban phenomenon, are poorer than those headed by males. Since the 1990s, UNICEF, the World Bank, and various bilateral agencies have popularized this as the ‘feminization of poverty’ (Jackson 1998). Despite widespread evidence of the diversity among female-headed households, and the fact that it tends to victimize women (Chant 1997; Razavi 1999), it remains a contentious debate – useful for donor support but not necessarily empirically accurate (Chant 2008).

On the issues of urban labour markets and household headship, quantitative evidence has primarily been based on income or consumption measurements. During the past decade, as the limitations of such poverty measurements have been generally recognized, if not specifically in relation to gender, a range of new approaches has been introduced.<sup>2</sup> These have included sustainable livelihoods (DFID 2000); social protection, identified as one of the three ‘pillars’ of the World Bank’s most recent World Development Report on Poverty (World Bank 2000); and, most recently, asset-based approaches and their associated asset accumulation strategies (Bebbington 1999; Carter and Barrett 2006; Moser 2007).<sup>3</sup>

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<sup>1</sup> For a review of changing theoretical approaches to women in cities in the South over 30 years, see Moser (1995).

<sup>2</sup> This was a consequence of the international poverty alleviation/reduction debate in the 1990s – heavily influenced by Sen’s (1981) work on famines and entitlements, assets and capabilities, as well as those of Chambers (1992) and others on risk and vulnerability. This distinguished between poverty as a static concept and vulnerability as a dynamic one, as well as identifying the multi-dimensionality of poverty (see Moser 1998).

<sup>3</sup> For a review of the similarities and differences between social protection, sustainable livelihoods, and asset accumulation approaches, see Moser (2008).

However, few studies have examined the gender dimensions of asset ownership, partly because research surveys of the ownership of land, housing, livestock and other productive assets tend to collect data at the household level rather than the individual level. Deere *et al.* (2007), for instance, argue that the limited information that exists (focusing primarily on rural land ownership) shows that women are far less likely than men to enjoy ownership or control of assets, and also might not benefit from assets held by men in the same household, putting them at greater risk of poverty and economic vulnerability.<sup>4</sup> In seeking to address this gap, this paper includes two dimensions of urban gendered-asset accumulation: first, headship differentiating between male and female-headed households;<sup>5</sup> second, intra-household gender-based ownership of assets such as human capital, productive capital, and physical capital, which contributes to debates about gender empowerment from an asset perspective (Parpart *et al.* 2002).

## 2 The research methodology and database

This paper deals with the examination of the gendered nature of asset accumulation over a 26-year period between 1978 and 2004 in Indio Guayas, a low-income community on the periphery of the city of Guayaquil, Ecuador. In so doing, it emphasizes both the importance of combining quantitative and qualitative intra-household data, as well as taking a longitudinal perspective, rather than the more common static ‘snapshot’ studies undertaken at a single point in time. As a longitudinal analytical approach, it uses de la Rocha’s (1994) distinction between expanding, consolidating and contracting households to capture the way in which changes in household lifecycle stages occur along with the dynamics of the broader economic and political context of urbanization.

From the outset of the study in 1978 to its completion in 2004, the research methodology combined fieldwork (based on anthropological participant observation), undertaken by Caroline Moser while living in the community, with a longitudinal sociological survey. This started as a universal survey in 1978 and then, as the community grew in size, became a random sample survey in 1992. These two datasets

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4 Deere *et al.* (2007) identify five reasons for the importance of gender disaggregated asset data:

- (i) Household data might not be equivalent to the welfare of the individuals within it (Sen 1990);
- (ii) Men and women use income in different ways (Haddad *et al.* 1997) and might also use wealth in different ways with associated impacts on well-being;
- (iii) Individual asset ownership relates also to empowerment in relation to land ownership (Agarwal 1994);
- (iv) Household dissolution (whether due to divorce, separation, abandonment, migration or death) is increasingly common and, in many countries, is associated with female poverty;
- (v) In modern legal systems, property rights are granted to individuals, not to households. Consequently, analysis of ‘household wealth’ ignores fundamental issues governing individual property rights.

5 Male-headed households can also be called ‘couple’ or ‘joint-headed’ households. However, in this analysis I am following the local perceptions of headship; these are that, in any household with an adult male partner or husband, that male is locally perceived as the head of household. With one or two exceptions, when women were the primary income earners, in all women-headed households no male partner was present.

provided the panel dataset of 51 households that had been visited and interviewed with the same questionnaires in 1978, 1992, and 2004.<sup>6</sup> By 2004, half the second generation (the children of the original panel households) still live on the family plot, while the rest live in other areas of Guayaquil, other cities in Ecuador, or abroad. The panel data were augmented by an additional survey of 46 adult sons and daughters who had left the family plot but were still living in Guayaquil in 2005. Finally, a survey was conducted of sons and daughters who had migrated to Barcelona, Spain, also extended to include partners and other migrants from Indio Guayas.<sup>7</sup>

At the data analysis stage, the study further elaborated on the cross-disciplinary combined ‘qual-quant’ methodology (Sollis and Moser 1991; Kanbur 2002) and developed what is termed ‘narrative econometrics’.<sup>8</sup> This combines the econometric measurement of changes in asset accumulation derived from the sociological panel data surveys, with in-depth anthropological narratives. The qualitative anthropological evidence comes from three decades of observations, diaries, and interviews and – above all – the shared experience of daily life in extremely basic conditions that made it possible to better understand complex, causal social relations. It is from this rich qualitative data that the interpretation of econometric data in this paper comes.

The quantitative measurement of the accumulation or erosion of different assets also required further methodological development in order to construct an asset index. The study built on the methodological work on asset indexes by Carter and May (2001) and Filmer and Pritchett (2001), as well as Moser’s earlier research on asset vulnerability (Moser 1996, 1997, 1998). The asset index identifies four types of capital: physical, social, financial, and human capital,<sup>9</sup> together with their associated asset index categories, each of which contains a number of index components. However, it is the empirical data derived from the panel dataset that ultimately identifies which assets can

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<sup>6</sup> In 1978, a universal survey of 244 households was undertaken in the area, which covered eleven blocks; in 1992, a random sample survey of 263 households, undertaken in exactly the same spatial area, picked up 56 households that had also been in the 1978 universal survey. In 2004, these same 56 households were tracked, and 51 were re-interviewed (indicating a 9 per cent attrition rate). Sociological surveys were undertaken by Caroline Moser, together with other researchers including Brian Moser, Peter Sollis and Alicia Herbert, as well as a trained team of community members comprising Lucy Zavalla, Rosa Vera, Carmita Naboa, and Angela Vinueza.

<sup>7</sup> The Barcelona survey comprised 23 questionnaires and semi-structured interviews, using five adult members from three households from the panel dataset, boosted by households from Calle K (located in the middle of the survey areas), as well as a network of other local ex-schoolmates of the community leader’s daughter.

<sup>8</sup> The cross-disciplinary combined methodologies research that Ravi Kanbur began at Cornell University has since become a research programme at the Centre for International Studies at the University of Toronto. See ‘Q-Squared: Combining Quantitative and Quantitative Approaches in Poverty Analysis’, at [www.q-squared.ca](http://www.q-squared.ca) (accessed November 2006).

<sup>9</sup> A fifth type of capital – natural capital – is commonly used in the assets and livelihoods literature. Natural capital includes the stocks of environmentally provided assets such as soil, atmosphere, forests, water and wetlands. This capital is more generally used in rural research. In urban areas, where land is linked to housing, this is more frequently classified as productive capital, as is the case in this study. However, since all households lived on similar size plots when they arrived in 1978, this was not tracked in the dataset.

be quantitatively measured;<sup>10</sup> with composite asset indexes associated with each capital asset then being constructed. Table 1 shows the components of each index and how the index fits into the four capital variables.

The methodology is based on a variant of principle components analysis (PCA); this is used to collapse the ownership of several assets into a single variable that is then known as an index (Kolenikov and Angeles 2004). Each asset incorporates several components; for example, housing includes the wall and floor material, and the type of plumbing. The specific methodology of polychoric PCA then assigns weights to each item based on how closely correlated they are to ownership of the other items that form part of that asset. The constructed indexes have no units, and their values are purely relative to each other. The mean is 0, and is measured across all households in all periods. The standard deviation is 1. Therefore, a household with a score of 1 ‘unit’ in the housing asset category, after adding up the score of the housing items that it owns, has housing quality 1 standard deviation better than the average over all the periods.<sup>11</sup>

### **3 The gendered nature of asset accumulation in Indio Guayas, 1978–2004**

Gendered opportunities and constraints in asset accumulation are contextualized within an urban space in which the community of Indio Guayas is located. This space has changed over 30 years from a physically insecure, marginalized squatter settlement on a mangrove swamp to a recognized suburb of the city. However, it is one in which drug related violence and crime increasingly threaten personal safety. This positioning within the processes of urbanization reveals the extent to which externalities, as opposed to internal lifecycle issues, are determinants of levels of asset accumulation. Guayaquil represents the changing urban environment of a city that has experienced rapid spatial expansion and settlement consolidation associated with three macro-economic changes over the past three decades. These three macro-economic and political ‘phases’ are summarized as: the 1975–85 oil boom and democratization process, the 1985–95 collapse of the oil economy and associated structural adjustment policies, and the 1995–2005 globalization and dollarization crisis. Associated with each were changes in the urban labour market and, throughout, a highly unstable local governance structure.

#### **3.1 Household headship**

In the early 1970s, when the first ‘home-owners’ arrived in the waterlogged mangrove swamp – sold off by professional squatters as 10 x 30-metre plots – the population lacked land and all other basic services; such as electricity, running water, and plumbing. Neither were social services such as health and education available. It was a young, homogeneous population, many just starting families. On average, men and women were both 30 years old, and children were seven years old. The average household size was six members and the number of working members per household

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<sup>10</sup> Limitations in the longitudinal panel dataset mean that the capital assets evaluated do not cover all those included in the extensive academic definitions of assets in the literature (see Moser and Felton 2007a).

<sup>11</sup> See Moser and Felton (2007b), for an econometric description of the construction of an asset index.

was 1.6. Adults had little education and few assets, other than the same amount of land provided by the municipality. Almost all households were male-headed; of the nuclear families of the 51 households in the panel dataset, only five were headed by women, of whom two were widows and the other three had never been in a stable relationship (see Table 2).

During the ensuing decade, Guayaquil's economic growth was fundamentally affected by economic crises while, at the same time, the city experienced incremental improvement and upgrading of both physical and social infrastructure, achieved through extensive political mobilization and patronage linked to election votes (Moser 1987). The 1992 data show that this was the consolidation period in the lifecycles of many households. By 1992, one quarter of households were headed by women; this was for a variety of reasons, including death, desertion, and separation. Important differences in the composition and characteristics of male- and female-headed households had begun to occur (see Table 3). In particular, female-headed households were smaller and had a lower dependency ratio than those headed by men. At the same time, there were fewer workers within households.

The final period of the study, between 1992 and 2004, was again one of national economic turmoil, with political instability increasing and the financial crisis prompting increased migration to 3 per cent of the country's population by 2003, resulting in an increase in remittance flows. By 2004, Guayaquil was identified as a 'modern' city, with the regeneration of the riverside Malecón and central city public space giving the city a popular citizen identity and a sense of pride, which had previously been lacking. With a population of more than two million, it was the country's largest city and most important port.<sup>12</sup> By 2004, Indio Guayas was a stable urban settlement with physical and social infrastructure and, due to the city's rapid expansion, no longer on the periphery of but, rather, integrated into the city as one of the important working class suburbs.

This was the period in which de la Rocha's 'contraction' stage in the family lifecycle occurred, and when the children of the original settlers had reached adulthood and started families of their own, either in the same community or elsewhere. Even so, more than half still lived on the family plot, either independently or as 'hidden' household heads, unmarried female relatives raising their children within the household to share resources and responsibilities with others. By 2004, the number of female household heads had grown to one third of all households and were much more likely to contain other 'hidden' female-headed households than were joint-headed households (Table 3).

#### *Comparative levels of income poverty as against asset accumulation*

Were female-headed households poorer in terms of income than male-headed households, as has been widely maintained? In 1978, most households were below the poverty line; however, the small number of female-headed households in that year makes it difficult to draw conclusions. As Table 4 shows, the vast majority of households, regardless of headship, were still below the poverty line in 1992, reflecting

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<sup>12</sup> Guayaquil accounts for 60 per cent of the population of Guayas province which, in turn, accounts for 27 per cent of the national population (Villavicencio 2003).



the severe broader economic context. This result concurs with similar results from the entire 1992 dataset (Moser 1997). Female-headed households were slightly less likely to fall below the poverty line than male-headed households, but those that were poor tended to be very poor (defined as having total household earnings fall below 50 per cent of the poverty line). This trend continued: by 2004, despite having lower dependency ratios, male-headed households were more likely to fall below the poverty line. While less than one-third of the male-headed households were not poor, more than half the female-headed households had successfully moved out of poverty: although a few such households were headed by widows, the majority had separated, generally because their male partner had gone off with a younger woman. This reflected a longitudinal pattern of serial monogamy practised by some men; while their first partners were older women with children, as they got older they were abandoned in favour of younger women as second partners.

While income poverty data are important, understanding household accumulation of assets complements this and provides a more accurate picture of wellbeing. It helps identify why some households are more income mobile than others, how some households successfully pull themselves out of poverty when others fail, and which types of assets are particularly important for poverty reduction. Above all, it shows that the accumulation of assets might ultimately be more important for household well-being than pure income measures.

Table 5 shows the amounts of different types of assets acquired by the households in the sample, using the methodology previously outlined. Most households had significantly negative scores in 1978 (a positive or negative score does not mean anything in itself, it is simply relative to the average for the entire dataset). However, between 1992 and 2004 most households achieved positive acquisition of every asset type except for community social capital, which declined.

At the same time, there were both similarities and significant differences in terms of asset ownership of male- and female-headed households. These patterns were reflected in the wider urbanization process in which Indio Guayas was located. Between 1992 and 2004, the impact of globalization was felt in the city, which during that time became flooded with cheap electrical and technological goods. Hence the rise in consumer durables as households sought to acquire symbols of modernity. Interestingly, in 2004 female-headed households had higher levels of consumer durables than male-headed households. With higher income levels and a larger household size – especially more adult, income-earning children who had chosen to remain in the extended family – there was a greater demand for consumer goods, especially entertainment and communications devices such as televisions and mobile phones.

The fact that female-headed households had lower levels of household social capital was, in large part, because male-headed households with an adult couple or partners counted positively as one of the index components. This obviously is weighted against women-headed households, which by definition were, in almost all cases, headed by a single individual, and can be considered a limitation of the index. At the same time, the fact that male-headed households had higher levels of community social capital reflected a number of different issues. In 1992, female participation in two components of community social capital – church, but particularly community organizations – was higher among the spouses of male-headed households than women household heads, who frequently were so overstretched managing both productive and reproductive tasks

that they simply did not have time for community managing work (see Moser 1987, 1993). By 2004, when most physical and social infrastructure had been acquired, and the community-based programmes introduced by UNICEF and Plan International had been withdrawn, participation in both of these activities had declined to below 1992 levels. Higher levels for male-headed households in 2004 was a reflection of male participation in street-level football leagues, which itself was the outcome of upgraded paved streets, an important municipal improvement in the area.

Unpacking the financial capital variable helps understand why female-headed households tended to be more likely to be above the poverty line in 1992. Women were more likely to be unemployed than men were in every year surveyed. Yet, female-headed households had more people employed in good jobs in private industry or the government. Men were much more likely to be self-employed or working with temporary job status. However, male-headed households did as well, or better, on the other aspects of financial capital, including taking in lodgers and remittance income sent from families abroad, as shown in Table 5. Daughters sent more remittances than sons, although this information does not disaggregate the amounts remitted. Although high dependency ratios were often associated with poverty; in female-headed households a high level of dependents also meant that households were often better able to balance work and domestic responsibilities. The larger size result meant they were able to adopt complex intra-household divisions of labour, which released some adult females into the labour market while others undertook the cooking, childcare, and other household chores.

The different portfolios present in male- and female-headed households are graphically demonstrated in Figures 1 and 2.

Figure 1 focuses on the different mixes of assets in each year, while Figure 2 presents the longitudinal trends. Since some households moved between being male- and female-headed, the figures do not show the same households in each year; rather, the points shown are the average of each household group for that year.

The figures show interesting overall differences in the processes of asset accumulation, and highlight the limitations of time-specific snapshots. They also show that poverty and asset accumulation are not always interrelated. Male-headed households accumulate more quickly than female-headed households, who are slower to acquire most assets, even though male-headed households have less household social capital. In the long run, female-headed households are less likely to be poor than male-headed households but, on balance, still have slightly fewer assets.

### **3.2 The role of asset accumulation on changing gender relations within households**

While a focus on headship provides an important dimension of the gendered nature of asset accumulation, it is aggregated at the level of the household. A second, more detailed aspect within the household relates to the gendered breakdown around specific capital assets at the individual level. This gives a more comprehensive picture of the gendering of assets.

### *Human capital*

Human capital represents the most dramatic intergenerational changes in asset accumulation. While fathers in general were better educated than mothers (seven years of primary education as opposed to five years), daughters were all better educated than sons (seven years of secondary education as opposed to five years). Table 6 illustrates the human capital variable disaggregated by gender,<sup>13</sup> with the values reflecting differences in the absolute level of education achieved. While the second generation has more human capital than the first, within the generations, fathers have more human capital than mothers, but daughters outpace sons.

This counterintuitive finding is reinforced by information on parents' school priorities in terms of the types of schools attended. This shows that parents consistently invested more in the education of their daughters, with larger numbers in private schooling, than was the case with their sons. The growth of private sector schooling was a direct outcome of the declining quality of state schools associated with the cutbacks in social sector expenditure that took place during the 1980s structural adjustment/stabilization measures (Moser 1997). The situation has not improved in the newer peripheral areas where 'kids' now living off their parents' plot with a third sending their children to private school. What has changed is the schooling level at which parents sent their children to private school. While, secondary level education in the 1990s was prioritized, by 2004 more parents were paying for private schooling at the primary level.

### *Financial-productive capital*

Linked not only to educational levels, but also to labour market segmentation, are employment related issues of financial-productive capital. In 1978, as a low-income squatter settlement, Indio Guayas was not representative of the city as a whole but, rather, of the lower end of unskilled labour. With only a small percentage of the male active labour force absorbed into the stable wage sector, competition between men and women intensified in some sectors. However, where existing gender divisions of labour were rigid, creating inflexibility in the labour market, 'women's work' remained protected (Molyneux 1978). Thus, domestic service was considered 'women's work' and, consequently, remained largely a protected sector. In contrast, in retail selling, where there was no gender segregation, both men and women competed in a manner that was masked ideologically. The lack of a robustly developing formal industrial wage sector meant that the service sector absorbed the largest proportion of the labour force, with the informal economy a particularly important part of the growth in services 'picking up the slack'.

The data on employment sectors are complemented by analysis of employment security, with its associated level of income stability – one of the asset index categories. Intergenerational 2004 data show that women consistently found more stable employment than their male partners and kin (Table 7), with the intergenerational figures increasing from about one third to nearly half of the sample. This had significant implications for women's autonomy and control over resources, since they were more

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<sup>13</sup> The level of human capital was determined by estimating the effect of increasing levels of education on wages and salaries. The values are supposed to reflect the market value of the education achieved.

often the family breadwinners, and thus had more control over budget allocations for food and education as opposed to alcohol – often prioritized by men.

Additional data on the type of employer, which show the dramatic increase in the numbers of women working in government employment, went from nil in 1978 for mothers to just over one in five for daughters in 2004. In contrast, few sons are employed in government service, with more than two thirds engaged in a range of self-employed activities.

#### *Physical capital and land titles*

A third important area that has been widely cited as contributing to women's empowerment is land ownership. In Indio Guayas, this related specifically to tenure title. The story of Ana and her daughters illustrates this well (see Table 8). Ana's ownership of a plot was linked to the stage of urbanization of Indio Guayas when she arrived there. As one of the original invaders, she acquired her title and owns her plot. As the single mother of 11 children, the choice as to who was granted space to live on the plot – let alone inherit it – was a difficult one, reflected in the range of strategies adopted by the next generation. A number of factors influence choices: whether there is a good relationship with in-laws, financial resources available (to acquire a plot), and the necessity of living close to the rest of the family for childcare.

Maria, Ana's third daughter, was adamant that, as a single mother herself, she had rights: her ex-husband expected her to live with her mother-in-law but she refused, wanting her independence in her own home. This she built from split cane at the back of the plot, repeating her mother's experience of a quarter of a century previously. However, the house burnt down and it was only the assistance from the Evangelical Church that enabled her to achieve a partial reconstruction of her home, relying on her father to do the building.

For all the other children, their greatest problem was the lack of housing: Joanna, a single mother with a third child on the way, still lived in her mother's house; Clemencia, aged 38, lived in her in-laws' house. In 2005, she was suffering the extreme indignity of coming to terms with the fact that her husband was involved with another woman. He worked in a workshop making windows, and often claimed to have no money. The family was therefore highly dependent on the \$6 per day she earned as a nurse at a clinic. While she was clear that the reason for her husband's action was not the result of insufficient attention in cooking, cleaning, and washing for him, she had increasingly realized that living in her in-laws' house meant she lacked any title and was therefore forced to continue living there, regardless of what happened. Despite this experience, not all Ana's daughters acknowledged that it was an essential requirement for women to have their own title to land or, at the very least, to have it in the joint names of both partners, making this an indicator of women's 'empowerment'.

## **4 Conclusion**

The central finding of the study is that female-headed households actually do better than male-headed households in terms of income poverty, but worse in terms of asset accumulation. To elaborate further on these findings, not only does the Guayaquil study

contribute to the debate, contesting the generalization that female-headed households are poorer than male-headed households, but in providing a longitudinal perspective it also points to the limitations of static ‘snapshot’ studies.

The data show a changing mixed picture with regard to headship and poverty, and its linkages to the shifting process of urbanization in Guayaquil. When households first settled in Indio Guayas, male-headed households were less likely to be poor than the small number of female-headed households. By 1992, with the worsening economic situation and concurrent increased family size, it was male-headed households that were more likely to be below the poverty line. At the same time, those female-headed households that were classified as poor were extremely poor, usually more so than their male counterparts. By 2004, more than half of female-headed households were above the poverty line, as opposed to one third of male-headed households. Smaller families and lower dependency rates, accompanied by remittance income, all assisted female-headed households, with complex intra-household divisions of labour between productive and reproductive work that released women into the labour market helping them to achieve this.

Turning to the accumulation of assets, male-headed households accrued assets much more quickly than female-headed households and, by 2004, had a larger asset portfolio than did female-headed households. The fact that the asset portfolios of female-headed households were smaller than those of male-headed households suggests differences in resource allocations between these different types of household. This also makes it important to extend the disaggregation of individual assets within households to the next generation. Daughters were doing better than sons in terms of human capital, as well as in the job market – which reflected the lack of stable skilled work opportunities for young men in Guayaquil, despite their levels of education. While migration has become a safety valve for some, others with fewer options turn to crime and drug dealing to acquire the consumer durables to which they aspire. Increased levels of crime were closely associated with the exclusion and alienation of young men such as these, who were frustrated by the lack of opportunities commensurate with their educational levels. Above all, it is a lack of access to housing that presents the next generation with the greatest challenges – with a range of different strategies adopted.

The econometric data on both headship and on asset accumulation are underpinned by the anthropological narrative, which makes it possible to provide causal interpretations around a range of issues. This highlights the gendered complexity of household structure. For instance, by 2004, with their children grown up, female-headed households benefited more from the sons and daughters who had chosen to remain in their mother’s home and contribute to household income – thus reducing income poverty – than did male-headed households. At the same time, the increased consumerism of the modern generation assumed an important role in household decision-making concerning the allocation of resources, more being spent on consumer durables in female-headed households than was the case in male-headed households.

These results point to the limitations of simple generalizations relating to female headship and poverty. They show the importance of longitudinal data that better reflect different stages in the lifecycle. The fact that the qualitative anthropological narrative provides the causal explanation as to why income poverty and asset accumulation are not necessarily entirely interrelated demonstrates the advantages of research that adopts a mixed methods approach.

Table 1: Asset types by index categories and components

Capital type	Asset index categories	Index components
Physical	Housing	Roof material Walls material Floor material Lighting source Toilet type
	Consumer durables	Television (none, black and white, colour, or both) Radio Washing machine Bike Motorcycle VCR DVD player Record player Computer
Financial-productive	Employment security	State employee Private sector permanent worker Self-employed Contract or temporary worker
	Productive durables	Refrigerator Car Sewing machine
	Transfer-rental income	Remittances Rental income
Human	Education	Level of education: Illiterate Some primary school Completed primary school Secondary school or technical degree Some tertiary education
Social	Household	Jointly headed household Other households on plot 'Hidden' female-headed households
	Community	Whether someone on the plot: Attends church Plays in sports groups Participates in community groups

Source: Moser and Felton (2007; 2007b).

Table 2: Household headship in Indio Guayas, 1978–2004

Headship type	1978		1992		2004	
	No	%	No	%	No	%
Male-headed	46	90	38	75	33	65
Female-headed	5	10	13	25	18	35
Total	51	100	51	100	51	100

Source: Moser (2009).

Table 3: Characteristics of male and female-headed households, 1978–2004 (averages)

Headship type	Adults	Children	Employed	'Hidden' households	Dependency ratio
1978					
Male-headed	2.22	3.70	1.59	0.07	4.13
Female-headed	2.00	4.40	1.60	0.20	4.60
Total	2.20	3.76	1.59	0.08	4.17
1992					
Male-headed	4.97	2.92	3.13	0.18	2.98
Female-headed	3.31	2.31	2.31	0.15	2.44
Total	4.55	2.76	2.92	0.18	2.84
2004					
Male-headed	5.58	2.61	3.61	0.21	2.57
Female-headed	4.72	3.06	3.39	0.39	2.58
Total	5.27	2.76	3.53	0.27	2.57

Source: Moser (2009).

Table 4: Household headship by poverty level Indio Guayas, 1978–2004 (in %)

Headship type	Male-headed	Female-headed	Total
1978			
Very poor	48	80	51
Poor	35	20	33
Not poor	17	0	16
1992			
Very poor	53	69	57
Poor	36	15	31
Not poor	11	15	12
2004			
Very poor	33	28	31
Poor	36	17	29
Not poor	31	56	39

Source: Moser (2009).

Table 5: Asset accumulation by headship in Indio Guayas, 1992–2004  
(standard deviations above average)

Headship type	Capital assets					
	Housing	Consumer durables	Human capital	Financial capital	Community social capital	Household social capital
1992						
Male-headed	1.226	0.856	1.124	0.923	1.317	1.132
Female-headed	1.086	0.737	0.906	1.062	0.751	0.082
2004						
Male-headed	1.346	1.590	1.146	1.573	0.877	1.373
Female-headed	1.379	1.784	1.089	1.567	0.681	0.797

Source: Moser (2009).



Table 6: Intergenerational educational comparisons  
between fathers/sons and mothers/daughters

	Males		Females	
	Fathers	Sons	Mothers	Daughters
Mean human capital	17.4	23.7	15.7	27.0
Median human capital	16	24	16	25
# Included	30	90	43	67

Source: Moser (2009).

Table 7: Security of employment in 2004 by working parents and children (%)

	Fathers	Mothers	Sons	Daughters
Permanent/Regular	4	30	30	47
Temporary	44	30	46	28
Self-employed	52	39	24	25
Sample size	23	23	76	32

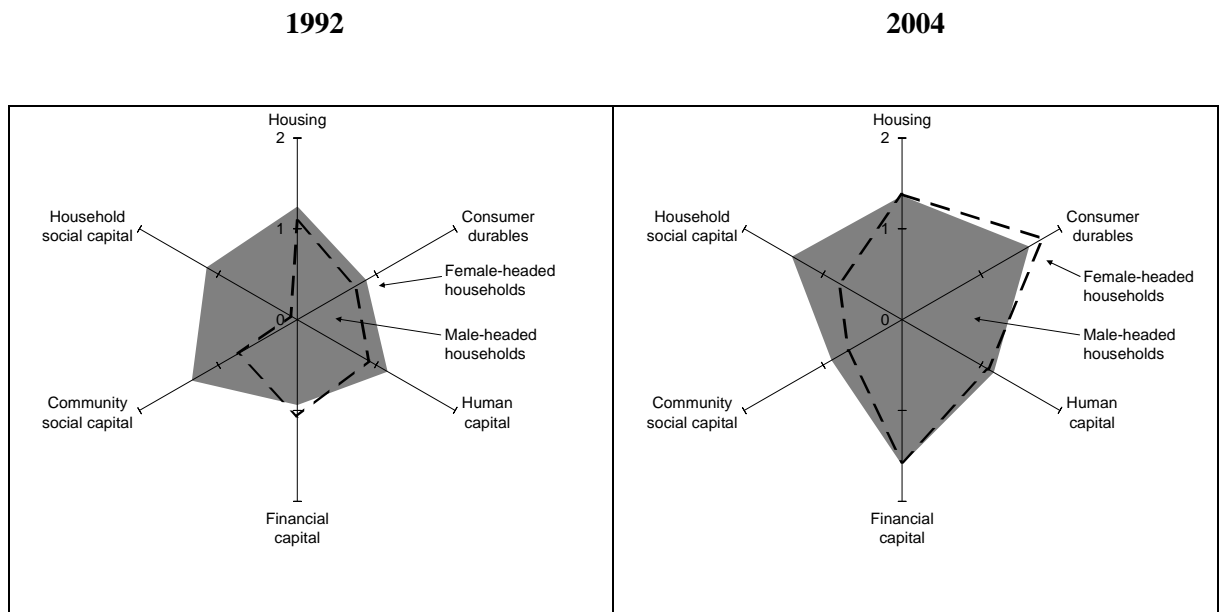
Source: Moser (2009).

Table 8: Housing strategies of seven of Ana Armelina's children

No.	Housing strategy	Daughter's/son's name	No. of Children
1	Live in parent's house	Joanna	2 plus 1
2	Construct house on back of parent's solar	Maria	4
3.	Live with in-laws in same barrio	Clemencia	2
4	Marry older man who already has solar (in same barrio)	Amelia	3
5	Live with in-laws while developing own solar on city's perimeter ( <i>La Florida</i> )	Julian	2
6	Rent apartment with husband in this barrio	Juanita	1
7	Live on wife's solar given to her by father-in-law	Freddy	2

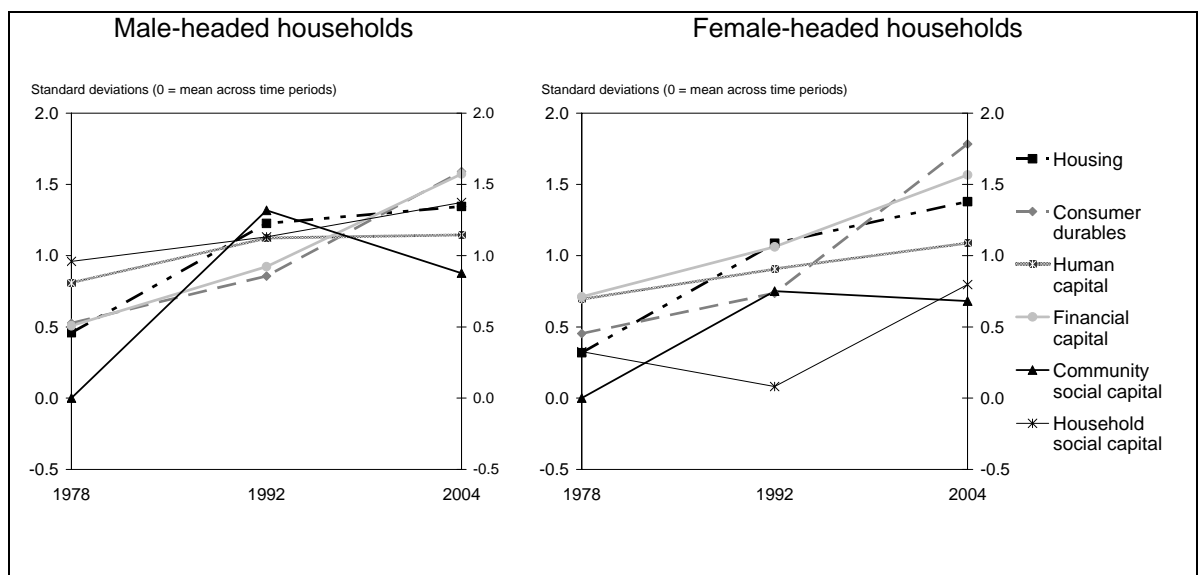
Source: Moser (2009).

Figure 1: Asset accumulation in male- and female-headed households, 1992 and 2004



Source: Authors' calculations.

Figure 2: Asset accumulation over time in male- and female-headed households



Source: Authors' calculations.

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