

KN-ABL-101
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**GENDER DIMENSIONS OF POVERTY IN URBAN
ECUADOR: RESEARCH ISSUES**

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**October 1990
Prepared for:
Office of Women in Development
Bureau for Program and Policy Coordination
Agency for International Development
Contract No. PDC-0100-Z-00-9044-00**

GENESYS

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I. Introduction

As urbanization grows in Ecuador, urban poverty is becoming an increasingly important concern for policy makers and those who finance and implement development programs in the country. USAID/Ecuador has launched an applied research effort aimed at identifying the causes and possible solutions to urban poverty in the country in order to develop appropriate interventions. Gender differences that intervene in the development process -- i.e., differences between men and women in their roles and responsibilities -- must be treated as an integral part of this research effort. The study should explicitly address difference in the causes of poverty for men and women, the part each gender plays in maintaining poor households and their potential roles in poverty alleviation, as well as differences in the way policy and program interventions impact men and women. Unless a specific effort is made to study these gender differences valuable opportunities for alleviating poverty may be overlooked, or some groups may be inadvertently left behind in the process of economic growth.

The Agency for International Development (A.I.D.) places a high priority on the involvement of both women and men in the development process and in the programs it supports. A.I.D. and other donors have learned over the years that women's participation is important not only on equity grounds, but as an essential element in achieving overall development goals (Carloni, 1987). Moreover, if gender considerations are not addressed in research, project and program design, development interventions may fail to incorporate the vital contributions of both genders or to anticipate problems that may result in implementation. As the Agency's WID Policy Paper states:

"gender roles constitute a key variable in the socioeconomic condition of any country--one that can be decisive in the success or failure of development projects. The key issue underlying the women in development concept is ultimately an economic one: misunderstanding of gender differences, leading to inadequate planning and designing of projects, results in diminished returns on investment." (U.S.A.I.D., 1982)

In studying urban poverty it is extremely important to not only disaggregate the data that is to be collected by gender, but also to take a broader view and attempt to identify where gender differences might intervene in the social and economic systems and how they are affected by development activities. At a minimum, gender differences in the incidence and causes of poverty are likely to emerge with respect to household headship, allocation of labor, sources of income, financial responsibilities, and access to and control of resources. In the analysis it will therefore be necessary to examine the key differences between men's and women's constraints to participation in economic development related to the labor market, business ownership, access to credit, education and training opportunities, and access to basic urban services.

Below, we briefly explore a number of issues that should be considered in the USAID-sponsored research effort on urban poverty in Ecuador. They relate to the following questions:

- o How is poverty defined, measured or counted?

Are there differences in the incidence of poverty by household characteristics (e.g., sex of head, size of household, ethnic group) under different definitions of poverty?

Are there intrahousehold differences in poverty (i.e., differences among household members, specifically by gender)?

- o How important are men's and women's incomes for keeping households above the threshold of poverty?

- o What are the particular constraints on women's -- as opposed to men's -- income-earning ability?
- o What are the characteristics of women-headed households in urban Ecuador? Are women-headed households (especially single mothers) disproportionately represented among the poor?
- o Do women have access to the same channels of political representation as men? If there are differences, do these negatively affect women's ability to access urban services?
- o How do women's and men's community networks differ and how do these differences affect their ability to access services?

II. Definitions of Poverty and Marginality and their Implications for Gender-disaggregated Analysis

Given the predominantly urban character of Latin America, the issue of urban poverty has received increasing attention, especially during the recession of the 1980s. In the current recessionary economic climate throughout most of the region, there is a different perspective of urban poverty, which utilizes terminology similar to that used in analysis of poverty in the industrialized countries, treating structural poverty and cyclical poverty separately.

Urban poverty as defined by the United Nations Economic Commission for Latin America and the Caribbean in its report, Metropolitanization in Latin America and The Caribbean: Quality of Life and Urban Poverty, describes people who are subject to varying degrees of poverty in an urban setting. The three groups are identified as the impoverished middle class, the traditional urban poor and the ultra-poor. The impoverished middle class, sometimes referred to as the "new poor," are those who have been adversely affected by periods of prolonged economic crisis in their regions. They are long-term urban dwellers who are becoming more disenfranchised as a result of their waning economic status and political power. The traditional urban poor, on the other hand, are those that live on the fringes of

society and are unreachable by traditional policy measures. A marked percentage of these people are migrants (U.N. ECLAC, 1988). We do not know how the incidence of poverty among women would be divided among these categories, but it appears that women could fall disproportionately among the poorest groups (UNICEF, 1987). However, in order to consider this question more fully, we must first clarify the definition of poverty itself.

Broadly speaking, there appear to be two basic approaches to operationalizing the definition of poverty which are commonly used in economic literature: the poverty line approach and the basic needs approach (Glewwe and van der Gaag, 1988). Each has its own strengths and drawbacks. When we try to include a gender dimension in the analysis of the phenomenon of poverty, each definition also has distinct implications for that analysis.

The poverty line

The poverty line approach defines the poor as those living in households with incomes below a certain level. The poverty income level is calculated on the basis of a basket of commodities which represents minimum household consumption items in a given context evaluated at current prices. The poverty line can be adjusted for household size. One of the main advantages of this definition is that it makes poverty relatively easy to measure, assuming one can rely on reported income data. Because this definition measures poverty in money terms, it has an inherent flexibility which allows for variability in consumer spending habits. It also provides an easy way to assess the relative contribution of different household members (e.g., men and women) to household well-being, on the basis of individual incomes.

The minimum consumption basket is generally defined based on surveys of household expenditure patterns. One drawback of the approach is that the basket must be periodically adjusted to reflect changes in consumer behavior in response to changes in preferences and relative prices. The other, and probably more serious drawback is that no allowance is made for differences in wealth or assets. The owner of a relatively large hacienda and the inhabitant of a rented room are considered equal as long as their incomes are the same; if their incomes fall below the poverty line, both would be considered poor.

Consumption expenditures provide another "poverty line" indicator. The World Bank, for example, uses such data as the preferred indicator of poverty (World Bank, 1990). A poverty line is established based on minimum consumption expenditures, and those households which spend less than that amount are classified as poor.

Recent research by the World Bank has defined the poverty line based on per capita consumption expenditures, rather than on income. The Bank's research has shown that consumption expenditures are a more reliable indicator than income for two reasons. First, because incomes fluctuate from year to year, especially in rural areas and among those who depend on the informal sector for their livelihoods. People even out their consumption by dipping into savings and therefore a particular year's income may not adequately reflect consumption and well-being in that year. The second reason is that surveys tend to give more reliable information for consumption rather than incomes, since the latter are generally believed to be under-reported (see Glewwe and van der Gaag, 1988).

In a recent World Bank Working Paper, Michael Lipton distinguishes between the poor and the "ultrapoor." Lipton defines the latter as people who spend 80 percent or more of their income on food, yet fulfill less than 80 percent of the average caloric requirements for their age, sex and activity groups (Lipton, 1988). A similar distinction has been used by other analysts as well to separate out conceptually those poor people who will require initial help in reaching food consumption, health, and labor market thresholds, before they can respond to policy stimuli that successfully reach other poor people. These people are so overwhelmingly concerned with survival that any increase in income they receive will be spent on consumption. Although the ultra-poor have not traditionally accounted for a significant percentage of the urban poor in Latin America, it has been suggested that if concerted efforts are not made to strengthen the economic and social stability of both the traditional poor and the impoverished middle class there will be increases in the numbers of those who fall deeper into the cycle of poverty and become ultra-poor (U.N. ECLAC, 1988).

Women-headed households may tend to fall in the ultra-poor category (Buvinic, 1990). In addition, adult women in male-female headed ultra-poor households may be less likely to be found in the labor force, spending all their time on child care, housework, self-provisioning

and subsistence activities.

Basic needs

A number of recent studies in Latin America, including some conducted in Ecuador, have utilized a different approach -- usually referred to as the basic needs approach (E.g., Vos and de la Bastida). The basic needs approach defines poverty as a lack of one or more of items from a list of commodities and services which are deemed to be basic necessities. The items usually include nutrition, shelter, basic education, potable water, and health care. However, the list can be modified to suit the environment in which it is to be applied.

As noted above, every household spends its income in a different way, and therefore may not be able to satisfy its basic needs with a given level of income. Alternatively, if an important asset is owned outright, then even if income is low, the household would not be considered poor. The basic needs approach provides a direct measure of whether those needs have been met, but it does not offer the flexibility to exclude from the definition of poverty those who might choose to spend their incomes wastefully instead of satisfying the basic needs of the household. It also offers less possibility for examining intrahousehold dynamics. The main advantage of this approach lies in its ability to capture the effects of wealth on consumption. For example, a family which owns its own home may not be classified as poor under the basic needs definition, even if its income is below the poverty line. In practice, there may be a great deal of overlap between these two definitions of poverty, but they may imply different policy prescriptions. For example, in other countries it has been found that under conditions of economic recession, large segments of the formerly middle class "new poor" who sink below the poverty line due to unemployment, are still nonpoor with respect to the basic needs definition (Minujin, 1988).

Other definitional issues

Another common use of the term poverty is as a relational concept which compares those in the lower end of the income or wealth distribution with the rest of the population. For example, we may wish to define the bottom 20 percent of the income distribution as "the

poor," independently of whether or not they can afford to buy a certain basket of goods. This usage of the term poverty is often employed in the definition of beneficiary groups for development interventions, including by USAID. However, it does not reflect the intent of the Ecuador urban strategy assessment.

In addition to these operational approaches to poverty used in economic analysis, the sociological literature has utilized the related concept, "marginality;" in practice this concept overlaps with the definitions of poverty discussed above, especially the basic needs approach. However, it also carries a social and political connotation that is not captured by the basic needs definition of poverty (Perlman). For example, marginality often implies that a group is outside of the established political process and is therefore unable to make its wishes known or to influence public policy.

Rapid urban growth often leads to both a spatial and social segregation which has adverse effects on those living in the lower socioeconomic echelons. Spatial segregation and zones of poverty breed economic, political and social inequality. The traditionally poor sectors live in crowded conditions on the peripheries of cities or on private land in the center of cities. People in these zones of poverty comprise fringe societies which are formally and figuratively cut off from the urban mainstream. In that sense, they are not only poor, but "marginalized." However, the use of this term may tend to convey an overly exaggerated view of a dual society. Even though marginalized from most of its benefits, these people do have contact with the rest of the urban economy. They may even provide labor or inputs to mainstream production. They also purchase some of their consumption commodities and production inputs from the modern sector.

A weakness of all the definitions of poverty -- or even marginality -- is that they are generally limited in usage to "head counts" of the poor (World Bank, 1990). Such counts do not provide a full measure of the severity of poverty because equal weights are implicitly given to each poor person; for example, head counts might tell us how many people have incomes below the poverty line, but they do not tell us how much income would be needed to eliminate poverty.

One of the major problems of household-based definitions is their failure to address differences in well-being within the household, and that is where gender-based differences often emerge (Bruce and Dwyer, 1988; Tinker, 1990). The basic needs definition of poverty in particular fails to incorporate intra-household differentials in poverty (not all household members have equal access to resources). This problem holds for the poverty-line as well-- but we can compare individual incomes to a per capita poverty line as a proxy for individual welfare (tying this concept to consumption, we can assess the adequacy of individual incomes in the face of the pattern of expenditures within the household). These definitional issues and their effects on the identification and measurement of poverty by gender should be addressed within the Ecuadorian context. The proposed case studies and focus groups in particular can provide the means for closer examination of intrahousehold differences in urban Ecuador.

III. Gender Differences in the Incidence and Causes of Poverty

The study is likely to find that the most important single factor in determining poverty is income. However, there are different ways that development programs can act to reduce poverty, including both expanding income-earning opportunities and directly providing services to the poor. The most recent World Development Report of the World Bank argues for such a two-pronged approach to poverty reduction (World Bank, 1990). First, there is a need to stimulate economic growth of the type that creates opportunities to "promote the productive use of the poor's most abundant asset--labor." Second, governments must find effective ways to provide basic social services to the poor. These two initiatives are mutually reinforcing. Without basic education, health, nutrition, etc., the poor cannot take part in new economic activities. But without the latter, investment in human capital for the poor will not find productive applications. What is likely to be the effects of such an approach for women vs. men? What gender-related factors may intervene and affect this program's results? These are questions that need to be addressed by the study of urban poverty in Ecuador. Below, we discuss some of the relevant gender-specific dimensions of this problem.

Women's Contribution to Household Income

Women's contribution to household income must be measured not only by wages and salaries, but also by unpaid efforts and time. In rural areas of Latin America women's contribution to household income in the form of wages may be very low if the family is engaged in subsistence level activities. But even in urban areas much of women's work still takes place outside the labor market, and therefore estimates of household well-being that ignore women's in-kind and self-provisioning contributions to the household are limited. However, urban conditions limit women's contributions to the support of the family through subsistence activities. Goods and services which were typically provided by these types of activities are purchased in urban areas, and this requires an increase in household money income. As a result, the ability of women to engage in income generating activities is critical in urban communities where wages are the most commonly used method for fulfilling basic needs. Studies in other Latin American countries show that women in poor urban households have a greater role in the total household income than women in better off households (Buvinic, 1990; U.N. CEPAL, 1984). But those in "ultra poor" households are often unable to bring in money incomes, and this partly explains the poverty of these households.

Studies of household consumption indicate that women spend larger percentages of their income on food and other basic household necessities when they have control over their own income and/or the household income (see Blumberg, 1989). This makes women's incomes important in and of itself. For this income in particular is vital to the nutrition, health and education of the women themselves and of dependents. Therefore, it is important that the study of urban poverty in Ecuador investigate not only the effects of total household income on poverty, but the effects of the distribution of income amongst household members, and the level of female income in particular.

Female Headed Households

Gender-disaggregated data indicate that a large portion of Latin American households are headed by women, especially among the poor (U.N. CEPAL, 1984). Studies have shown

that the numbers of female-headed households are increasing relative to other households. High rates of female rural to urban migration, marital abandonment and high male mortality rates, especially in areas experiencing civil strife, have led to the disintegration of the nuclear family and to an increase in the number of households headed by women. For this reason, female-headed households are over-represented among the urban poor in Latin America.

Women-headed households tend to exhibit higher dependency ratios, have less access to urban services and fall more often below the poverty line. The total household income for female-headed households is typically lower than that of other-headed households as a result of fewer secondary income earners, male-female wage differentials and the types of occupations to which women are limited (Buvinic and Lycette, 1988). Is this the case in urban Ecuador, and what measures can be taken to address this problem?

Constraints to Increasing Women's Incomes

Women represent a growing proportion of the urban labor force throughout Latin America. The increased participation of women in the urban labor force is a major factor behind the high growth in the urban labor force in the region (IDB, 1987). The increase is a result of several factors: improvements in female educational attainments in the Latin American region, and declining fertility; women's increasing incidence of rural to urban migration; and declining real wages coupled with high inflation rates and reduced public expenditures, which have significantly reduced the purchasing power of poor households.

Recession in many of the countries of Latin America has had adverse effects on women. The rate at which urban populations in Latin American countries are growing together with economic recession makes it increasingly difficult for newcomers to find good jobs as they enter the labor force. High overall rates of unemployment typically indicate higher levels of unemployment for women in particular (Berger, 1988). According to some theories women are viewed as a supplemental labor force which can be accessed in times of economic expansion--they are the last hired and the first fired. But they are also important "supplemental" workers who increase their supply of labor when household income falls.

Due to customary patterns of female employment, women typically find entry into the labor force through the service sector which provides few prospects for increased income generation and productivity. Furthermore, women who migrate from rural to urban locations tend to be less educated than men and untrained for urban jobs.

Cultural mores determined by tradition and religion also affect the gender-based division of labor. Women generally have greater demands made on their time as they have responsibilities inside the home. Therefore, entering the labor force involves added effort for women.

In Ecuador, women's labor force participation has been increasing steadily since statistics began to be collected in the 1950s (Berger, 1989). This tendency has accelerated in the 1980s. The 1982 Census estimated that approximately 24 percent of the working age female population in urban Ecuador was economically active. Although not strictly comparable, the 1987 urban household survey found that 42 percent of these women in the three largest cities were economically active. Meanwhile, during this period the participation rates for men declined slightly. Economically active women tend to be concentrated in services and retail trade, while men are more likely to work in agriculture and manufacturing. Women are also more apt to be found in the informal sector. In Quito, for example, 47 percent of all those working in the informal sector are women, and over half of the self-employed in the informal sector are women.

Women who work for pay tend to have significantly lower incomes than men. Studies of male-female wage differentials show large and persistent inequalities throughout the world. Women continue to be paid less than men for comparable jobs. In urban Ecuador, despite the rapid economic growth of the late 1970s and early 1980s, the increased educational attainments of women, and their expanding role in the urban labor force, they are still in a disadvantaged economic position (see Berger, 1989). As noted above, women's labor force participation has been increasing more rapidly than men's, and these new entrants into the labor market are generally employed in low productivity, informal sector activities. Economically active women are disproportionately concentrated in the smallest businesses and the lowest paying industries. If both home and market work are counted, economically active

women work longer hours than their male counterparts. But their paid work hours are lower. Their earnings are significantly lower than men's, particularly among the self-employed. For example, figures from Quito, Guayaquil and Cuenca for 1987 show that women's earnings in wage and salary jobs average 79 to 82 percent of men's. Among the self-employed, women earn only 46 to 57 percent of male incomes. Adjusting for hours worked in paid employment, which are less for women than men, the wage gap is reduced to 90 percent of male earnings for female employees. But among the self-employed, women's incomes still average only about 60 percent of men's after controlling for hours. Thus, although owning and operating a small business is a frequent employment option for women, it is not without its problems, including the low levels of income earned.

Given the importance of women's incomes to household maintenance and human resource development, specific attention should be paid to the causes and possible solutions to their low levels of earnings in the Ecuadorian context. How can women's income earning capacity be strengthened? Do women microbusiness owners in particular face specific constraints that could be addressed through policy change and development programs?

Fertility and Poverty

If income is the single most important factor mediating poverty and access to urban services, it should be understood in the context of household size. The number of household members, both as income earners and consumers, is an important determinant of the household's poverty, by any definition.

Poverty and population growth are mutually reinforcing: low wages, especially for women, inadequate education and high infant mortality are all linked to poverty. These factors in turn contribute to high fertility rates, and thus to rapid population growth. High fertility puts strain on government resources for education, health, and urban services, and over the longer term, on the labor market--unless savings and capital investment keep up with labor force growth, the result is increased unemployment, declining wages and increases in poverty.

Education and income for women are important contributors to declining fertility from the demand side. The supply of family planning services is, of course, also an important factor. If women earn incomes there is less need for more children to provide income security for the household. In addition, because women are the primary child care providers, the opportunity cost of having more children increases as women's incomes rise. In other words, if the income the household, and the woman herself, must forgo in order to care for children (the opportunity cost) is rising, there is an incentive to have fewer children. However, this relationship is not one to one; it depends on the type of occupations women and other household members are in, on the decision making role of each spouse, and on women's and men's knowledge and access to family planning services. Nonetheless, it is a relationship that merits further investigation in the study of urban poverty in Ecuador.

Other Variables that Affect Access to Services

Throughout Latin America, the rapidity of urban growth has strained the capacity of urban management and service delivery systems. If the private sector and municipal governments do not provide adequate services, water, sewage, waste removal, primary education, nutrition interventions, etc., the urban poor must find other channels for filling their needs. In fact, they have proved to be quite ingenious at doing so (de Soto, 1989).

Income is not the only factor affecting access to urban services. Local and national government policies may make services available in certain areas at low cost, making income a poor predictor of the variations in incidence of poverty (if defined as lack of access to services). Under the basic needs definition of poverty, those who have easy or direct access to urban services (especially water, electricity and shelter) will not be considered poor, even if their income is low. Political and social structures in the country affect this access.

Access to services can be directly affected by extra-economic variables, such as spatial/locational, political influence, social network and other variables. In other words, the power of money income to command services and resources is constrained by factors such as: government spending patterns and allocation decisions; market distortions or imperfections;

rationing; the distribution of political power; and the intrahousehold distribution of resources, income, preferences, and responsibilities for expenditures. There are likely to be differences in the effects of these factor that break down along gender lines, especially in the case of the intrahousehold effects (Tinker, 1990). The gender-specific dimensions of both the formal political process and what Hernando de Soto has called "informal rule-making" should be addressed in the study of urban poverty in Ecuador.

There are class, racial, ethnic and gender related factors which affect access to affordable housing, and other basic needs and services in urban Latin America, and are likely to be evident in Ecuador as well. Both explicit and implicit segregation exists in regard to the ability of the poor, and poor women in particular, to access these services. Women, in particular, have difficulty borrowing money, purchasing homes and obtaining titles to land in their own names. For example, a study of low-income applicants in the Solanda Low Income Housing Project in Quito showed that 89 % of the women applying for subsidized housing were either single, separated or widowed. These women-headed households faced greater financial constraints than the male applicants in gaining access to the housing project (Buvinic and Lycette, 1988).

Government policies and programs tend to be founded on the principle that most households are headed by men, directing their programs and concrete interventions to the male head of household. This may lead to the inadvertent exclusion of female members of the household, whether they are heads of household or dependents. In addition, economic recession and growing urban populations have put a strain on public expenditures, which have declined in many countries. This has forced the poor to provide services for themselves to an even greater extent than before. In this context the following question becomes very important: are there any direct channels by which the urban poor can have an input into policy decisions in regards to supply and delivery of services and special services for the urban poor? Are there gender-specific channels among them?

Organizations are often set up by poor communities themselves to supply goods and services which are not being adequately supplied by the government or formal markets. These organizations range from small scale neighborhood associations and community groups to

large city-wide organizations. They arise according to the urgency of needs. Non-governmental organizations carry out a variety of activities in the region, often building on or stimulating community organizations. Are programs designed to improve the condition of the urban poor sensitive to the particular constraints upon women?

Informal organizations or networks are another means by which poor people fulfill their basic needs and gain access to urban services. The Latin American literature on "survival strategies" points to the key role of women in maintaining social and kin networks that allow poor families to survive, accessing services, providing child care, exchanging or lending money and provisions, and other social support mechanisms. Some question whether poor women who are single heads of household will be able to continue to use these networks or strategies, since they lack resources to reciprocate. Even their potential to contribute their own time is limited because they are often the sole support of their families and have only young children, and therefore have to combine long hours of both home and market work within their own households (Joekes, 1987).

A final point about the political dimensions of poverty is in order by way of a conclusion of these notes. Raising the poor out of poverty will require broad based economic growth. However, this is a necessary but probably not a sufficient condition. Making the poor better off in other ways at a given level of income (expanding their access to basic health care, for example) can be accomplished through specific government and NGO actions. As noted in the World Bank's latest world development report, these two approaches together provide the greatest potential for success (World Bank, 1990). The adoption of policies that contribute to both poverty alleviation and growth depends on political factors. Since there are likely to be costs for the nonpoor, ensuring a greater voice in political decision-making for the poor is necessary to help promote these policies and counter pressure from the rich. An analogous argument can be made for strengthening the political influence of poor women as a specific group. Development programs often provide an opportunity to organize and strengthen the voice of those who are affected by them. Therefore, both poverty alleviation and economic growth oriented programs designed to include women and to take advantage of their unique contributions also have the potential to strengthen poor women's participation in the political process.

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