

**HOUSEHOLDS, LIVELIHOODS AND URBAN POVERTY**  
**Background Paper for the ESCOR Commissioned Research on Urban**  
**Development: Urban Governance, Partnership and Poverty**

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**March 1999**

**1. Introduction**

This background paper considers how people in low-income urban households pursue secure livelihoods. Livelihoods are understood not only in terms of income earning but a much wider range of activities, such as gaining and retaining access to resources and opportunities, dealing with risk, negotiating social relationships within the household and managing social networks and institutions within communities and the city. A focus on the livelihood initiatives of urban households and communities serves to highlight the importance of human capabilities and agency. This focus is not meant to obscure the vulnerabilities of people in poverty, or to over-emphasise the options available to them in their efforts to earn incomes, create liveable environments and develop positive social relationships. They frequently pursue these ends in the context of severe structural constraints. Nor is a livelihoods perspective meant to suggest that policy-makers and planners can simply rely on the initiatives of poor urban dwellers for solutions to problems of social development in the city.

Rather, the aim of this review is to point up the significance of households and communities for urban planning and policy research and second, to demonstrate the value of a conceptual framework that recognises socially constructed identities such as gender. It is argued that these influence the material and physical well being of women and men at different stages of their life cycle and are in turn, constitutive of wider economic and political processes. Thus a third aim of the paper is to analyse the linkages between the workings of smaller units such as urban households and communities and the larger-scale economic, social and political processes operating in and on the city.

**2. Conceptualising Urban Households for Policy Research**

The term 'household' covers a wide range of residential forms, groupings of people and functions, making a universal definition of 'household' impossible. A common definition is a group of people who pool resources or 'eat from the same pot' (Robertson, 1984). The term 'household' can also be applied simply to co-residence, a task-oriented unit or the site of shared activities. Households may involve close family, wider kin networks and can include unrelated co-residents such as lodgers. Importantly, the terms 'family' and 'household' are not coterminous, although they often share features in common. The concept of 'family' embodies a more complex set of relationships and normative assumptions when compared to 'the household'. Families are necessarily kin-specific groups, which can include non-resident members. Nevertheless, when the basis of a household is a family unit, the activities

of members are likely to be influenced by the normative assumptions which constitute families and distinguish them conceptually from households (Roberts, 1991).

### **2.1 *Defining Urban Households***

Specifically defining the urban household is not simple either. In the first place it is important to conceive of urban households rather than 'the urban household' and to avoid getting caught up in conceptualising households as either nuclear or extended. Despite the conventional wisdom that urban households are more likely to be nucleated, Colin Murray (1981) cautions against what he calls the fallacies of essentialism, because this view of households ignores the developmental cycle of the domestic unit. The developmental cycle manifests itself in a diversity of household types, with any one household changing its shape and form over time. He further warns against the danger of lamenting the growth of nuclear households and glorifying the extended family. To do so, he argues, falls into the trap of seeing the latter in a residual sense as "something that allegedly accommodates everyone (the sick, the unemployed, older people) in default of decent wages or social security arrangements".

If urban households are defined as task or activity based units, it is nevertheless key to acknowledge the role of members who are not directly part of the immediate household. Non-resident family members often make some contribution, for example, workers living away from home in mining compounds, road construction gangs or live-in domestic service. This same category of worker can also contribute to rural household members through remittances and in-kind contributions. Moreover, rural family members might support urban households through production of subsistence foodstuffs, supply traditional medicines or through looking after the children or older family members so that the middle generations can take up employment. This two-way flow of resources and reciprocal relationships highlights the importance of recognising rural-urban linkages for understanding household level strategies and livelihood systems. Nevertheless, in understanding urban households it should be pointed out that the arms length contributions of temporarily or permanently absent family members are important but qualitatively different from that of making day-to-day resource distribution decisions, accessing services, negotiating social relationships or participating in community level activities.

### **2.2 *Theoretical Constructs of 'the household'***

'The household' is an important arena of public policy research. It is frequently viewed as a single entity and treated as a unit of analysis. This is often the case; for example, in urban household surveys where 'the household' is used to assess how the aggregate public accumulates, spends, or uses and experiences housing, infrastructure and urban services. This view of households stems from neo-classical economics, which sees 'the household' as an undifferentiated utility optimising unit. Alternatively, under the impact of the 'new household economics', the household is seen as having a joint welfare function in which equitable or rational distribution among its members is guaranteed on the basis of family altruism under the benign dictatorship of a male household head (Becker, 1981). Nancy Folbre (1986: 254) has pointed out that Marxist theory has also portrayed household relationships as based on

reciprocity and characterised by consensus rather than conflict. The feminist critique was to reject the characterisation of households as 'natural units' (Harris, 1981) and to seek to understand gender relations within them.

Critics of neo-classical approaches have theorised the household as a social unit in which gender relations need to be examined. There are differences of emphasis placed on intra-household asymmetries among those who have focused on both co-operation and conflict within households and the way these are mediated. Nevertheless, the ground has firmly shifted towards recognising intra-household inequities. As Nancy Folbre (1993:263) has argued:

“It is no longer acceptable to ignore inequalities of power and welfare among household members, or to assume that the household itself can be treated as an undifferentiated optimising unit. Though no paradigmatic shift can be settled once and for all by a barrage of evidence, the burden of proof has been shifted to those who stand by the conventional assumption of family altruism.”

Economists have tended to focus on the microeconomics of households, looking at the bargaining power of their different members (Evans, 1993; Folbre, 1988; Kabeer, 1994; Sen, 1990). Key here is the work of Amartya Sen (1990) who has argued that the access of different household members to consumption goods is determined by bargaining in the context of co-operative conflict. Households are formed and sustained so long as members have more to gain from being within them than outside of them. The bargaining power of men and women in households is shaped by their actual and perceived breakdown position. Sen has been criticised for being overly concerned with access to resources and consumption. For example, Kabeer (1994) has argued that his bargaining model should be extended to inequalities among household members in decisions about production as well. Other commentators have pointed to the value of social as well as economic assets, such as kinship, extended family and social support systems outside the household, in influencing a women's situation within the home (Agarwal, 1994; Bruce and Lloyd, 1992).

Anne Whitehead (1990) has observed that a further problem with Sen's model is that it does not distinguish between choice and constraint in determining why people co-operate or conflict. Answering this question has been the concern of much social science research focusing on the household level bargaining and contractual relationships through which women seek to improve their position or ensure their long-term security (Hirdman, 1991; Kandiyoti, 1988; Pateman, 1988; Whitehead, 1981, 1984). Whitehead (1981:93) uses the term 'conjugal contract' to refer to the terms on which men and women "exchange goods, incomes and services, including labour, within the household" from a starting point of unequal power. Kandiyoti opts for the notion of 'patriarchal bargains' to refer to the informal and formal sets of rules which regulate gender relations within households, emphasising that the strategic behaviour of individuals within households must be linked to social processes beyond them.

Other studies have also highlighted the need to draw linkages between individual actions within households and broader power structures. Gill Hart (1995: 61) has called for "an analytical as well as empirical focus on the gendered micro-politics of

negotiation, co-operation and contestation in different but intersecting institutional areas". Guyer and Peters (1987:209), on the other hand, see households not only sites of action but as "sources of identity and social markers ... located in structures of cultural meaning and differential power". Yvonne Hirdman (1991) refers to a gender contract, which she characterises as an abstract phenomenon, which operates at three different levels; the abstract level of cultural images, the institutional level of work, politics and culture and lastly, the inter-personal level. Together these create *gender systems*, which are specific both 'in time and setting', being dynamic, fluid and open to change and disturbance (Larsson, 1995).<sup>2</sup>

### **2.3 *Linking Households and Policy: A Framework for Analysis***

As social scientists, we seem to be more successful in developing theories and conceptual frameworks which account for how large-scale processes determine or constrain the workings of smaller units - households and communities - than explaining how smaller units influence larger scale economic, social and political processes. A case in point is that of the literature on Structural Adjustment Policies (SAPs) which is rich in frameworks and cases studies to understand the "impact" of liberalisation, cuts in employment, social sector spending and subsidies on low-income communities and households. What is less well addressed is how initiatives by less powerful groups in society can and do influence decisions and the allocation of resources at the national, and for the purposes of this paper, the city level. As Moore (1994) points out, the need to look at issues from both ends simultaneously is often stated, but that this is easier to hint at than analyse in practice. This is partly at least because these processes are so culture and context specific.

In trying to understand, in a general sense, the linkages between the initiatives of individuals, households and community groups and wider political processes, Moore provides some useful pointers. Firstly, she argues that we cannot comprehend the workings of households or links which bind them to larger-scale institutions and processes unless we take into account what has been termed the relations of reproduction, and cease to think of these relations as being necessarily secondary to relations of production. In an era of economic crisis, complex globalised production processes and a preoccupation with macro-economic stability on the part of powerful governments and international financial institutions, this goes counter to mainstream forces.

Secondly, she argues that social identities are constitutive of economic and political processes, not simply determined by them. For example, gender ideologies are not just ideas, cultural beliefs and notions, which are somehow attached to political and economic processes. Economic processes and outcomes, for example, income distribution or education provision within households are sets of practical activities which operationalise gender ideologies. This point is important in drawing attention to the power of culture in influencing outcomes, without underestimating the power and reach of increasingly globalised economics and politics.

Thirdly, different social identities based on ideologies or "naturalised" cultural conventions are implicated in power structures and in the structuring of inequalities. The power to name, to define social identity and to ascribe characteristics to that

identity is a political power. It is based on naturalised differences between these identities that rights and needs of particular individuals are established. Gender, class and race differences, for example, encode ideas about the rights and needs of persons so differentiated. This privileges or disadvantages such persons in their capacity to make claims on resources, both material and symbolic, in the domestic arena or beyond. Moore therefore argues that it is the mechanisms of redistribution in society, rather than processes of production and reproduction, which are crucial to understanding the relationship between households and larger scale economic and social processes and institutions. Social identities are integral to systems of redistribution, which structure the nature and direction of resource flows within and beyond the household.

Turning to policy-making and planning, the identities and needs that are fashioned for "target groups" are often political interpretations based on top-down assessments by policy makers and planners. Experience of situations and life problems are translated into administrative needs with possibilities of large gaps between them (Frazer, 1989). This is illustrated by the discussion of policies targeted at female-headed households below. Nancy Frazer's work is important in showing how the interpretation as well as the satisfaction of need is politically contested. She argues that the struggle over needs interpretation links households with wider social networks and institutions including the state, since the state (and in some contexts international development agencies) is involved in social reproduction and systems of redistribution. While the workings of the market are increasingly important, the power and resources concentrated in the public sector continue to be crucial to the lives and interests of less powerful groups.

#### **2.4 *Urban Households and Policy Research***

The conceptual ground covered above provides a framework for empirical and policy related research in which households are made the focus of investigation. It also provides a rationale for informing policy interventions by disaggregating households and understanding individual behaviour within them and by linking the micro-politics of households into wider institutional analysis. By way of illustration, it was found in West Africa that take up of health care services and responses to the introduction of user charges could only be explained through understanding intra-household budgeting. Here women and men have different responsibilities for various areas of household expenditure (Orubuloye, I.O. *et al.* 1991). Clearly, asking men if they are prepared to pay for health services when this is customarily an item of female family expenditure, will tell you nothing about individual or aggregate household demand.

Similarly, micro-credit programmes targeted at women's income generating activities can see credit going not to women's micro-enterprises at all, but being channelled into the businesses of male household members (Goetz and Gupta, 1996). Alternatively, it might be used to bolster household survival over lean periods or to satisfy 'social creditors' such as neighbours or extended family to whom favours or obligations are owed. It is difficult to pick up these intra-household resource flows or to understand the micro-politics of the household, when repayment rates which are generally good among women debtors, are used as the only indicator of success (Mayoux, 1995). Thus the gender division of labour and gender relations within households or families

can prove to be a critical variable in successful policy analysis and planning responses. Making the link into research, it can be argued that just as national indicators of poverty obscure differences across regions, between rural and urban areas and within cities themselves, so large-scale data collection exercises on households are based on pre-defined categories and assumptions and obscure underlying relationships (Hart, 1997: 17).

Nevertheless, Guyer and Peters (1987:210) make the observation that in the context of development practice, the concepts of 'women' and/or 'gender' and 'household' "have been dealt with in separate domains of discourse and action". Thus 'women in development' units or gender desks have focused on women's issues, while households appear as units of analysis or of intervention, "within substantive fields such as rural credit, agricultural development, small-scale enterprise, nutrition, and so forth". This might be partially explained by the fact that a focus on households is increasingly seen as an important area of attention when seeking to improve the efficiency and effectiveness of development interventions. Addressing equity issues is more challenging. As Gill Hart (1997:22) has observed, "'The household' is the Achilles' heel of economism, because it forces confrontation with questions of gender and hence power". If these can be addressed, however, she argues that the way is pointed "towards an alternative processual understanding of socio-spatial change" and, we would add, equity and effectiveness in policy and planning interventions.

### *Migration*

A gendered understanding of rural-urban migration is important in facilitating urban planning. It has been well established that women's migration patterns differ from those of men and that patterns vary according to economic well-being, the gender division of labour in both rural and urban areas, the social and cultural construction of gender, as well as stages in the lifecycle (Chant, 1992). In Africa, the Middle East and South Asia, it has been mainly men who have migrated, whereas in Latin America, the Caribbean and South East Asia, rural-urban migration has been by women. While in South Asia women moving to towns and cities are most likely to accompany fathers or husbands, in Latin America and South East Asia it is not uncommon for women to migrate alone.<sup>1</sup>

Sylvia Chant (1998) provides some of the reasons for inter-regional differences, notably the relative employment and income opportunities of women and men. In the context of South-East Asia, Chant and McIlwaine (1995) demonstrate how push-pull factors are both at work. In the Philippines, they argue, demand for labour in export manufacturing, domestic work and personal services, draws young women to urban centres, while pressure from their rural families to provide, propels them. It is often against their own volition that young women embark upon work in cities. However, parents usually prefer daughters to become labour migrants rather than sons, because they are more likely to send remittances home reliably and regularly and to devote a higher proportion of their incomes to family needs. None of this is to imply that women migrants are simply passive. On the contrary, there is often a high degree of agency. With examples from Mexico and Costa Rica, Sylvia Chant (1997:13) has pointed out that "some women undertake migration in order to escape marriages in

which relations with spouses are violent or exploitative, or to wrest themselves from the close scrutiny and control of natal kin”.

What this overview points up is the role of human agency and the fact that members of households and not households, decide to move to towns and cities in search of employment or to improve their own life chances and those of their families. As Diane Wolf (1990: 60) has observed, “the household can neither decide nor think, since analytic constructs are not so empowered. Rather, certain people within the household make decisions.”

The case of South Africa under apartheid provides a rich example of the influence of smaller social units such as households, on large-scale processes such as urbanisation and indeed constitutional reform. During the 1950s the pass laws, which were put in place to prevent male migrant workers from settling in towns and cities, were extended to women. The fear here was that women’s increasing presence in urban areas would lead to settled family life and the cementing of a permanent black urban working class (Walker, 1982). Women resisted at the time and persisted over the years in coming to town, to join husbands, to become independent, or to earn an income to help support families. Their resilience and often their lack of any alternative, no doubt contributed to the ultimate abolition of influx control legislation in 1986. The experience of migration and the pernicious effect of influx control also gave rise to a particular commitment to family life in the discourse and policies of post-apartheid South Africa. This is not to deny of course that large-scale economic, social and political processes have had a huge impact on households and gender relations within them. For example, the persistence of the migrant labour system in South Africa over many decades has strongly influenced the way in which women and men negotiate family relations and everyday life within and across rural and urban areas (Mapetla, Larsson and Schlyter, 1998).

Research has shown that generational as well as gender dimensions characterise family migration patterns and the mobility of individual household members varies at different stages of their life cycle. For instance, in Latin America, young girls might be sent to the city into domestic employment or as in Africa, to provide home help and childcare for friends or relatives living and working in towns. Older women who migrate are often found in the survivalist sector of the informal economy. Their acceptance if not their well-being, is greater in Latin America and the Caribbean than in parts of Africa and South Asia, where older single women are sometimes viewed with suspicion and treated with hostility. For many women migrating alone, when urban life does not match up to their expectations they are stuck as they have forfeited their option to return to rural areas. Often they do not have independent access to rural resources, while in some contexts, the very act of migration undermines acceptance and status and arouses hostility and suspicion in a conservative rural social milieu.

### *Female-headed Households*

The prevalence of women-headed households in urban areas throughout the world cannot be ignored and urban planning is beginning to address the problems caused by regulations which discriminate against women headed households, for example the

rights to land titles. A number of factors have contributed to the formation of female-headed households in cities. There are demographic factors such as women's greater life expectancy compared to men and the in-migration of women from the countryside to the cities and their subsequent decision to stay (Brydon and Chant, 1989). There are economic factors such as the failure of rural areas to support families adequately and the demand for female labour in cities; for example where there are export processing zones (EPZs) or a large tertiary sector, both of which often favour female employees. Cultural factors such as the breakdown of customary family and community relations play a part, such as when rural elders or leaders are unable to guarantee access to resources for women or to provide protection from risk. Women are often forced to come to the towns when male breadwinners fail to provide and stop sending remittances.

It has been estimated that approximately thirty per cent of the world's households are headed by women (Chant, 1991) and it is widely agreed that women-headed households are more common in urban than in rural areas in the South. For example, Bolles (1986) found that women-headed households were more prevalent in metropolitan Kingston than in rural Jamaica, while Joeke (1985) found that 21 per cent of urban households in Morocco were headed by women, despite the fact that this is a highly unusual household form in the country overall. In South Africa, female-headed households are still more common in rural than in urban areas due to the male migrant labour system but there has been an increase in the proportion of urban female-headed households. One study in Soweto near Johannesburg showing an increase in female household headship from 14 to 29 per cent between 1962 and 1985 (cited in Muthwa, 1995).

Much research in low-income urban communities has identified female-headed households as more vulnerable economically than male-headed households, that is, a higher proportion are in lower income bands and/or have less secure incomes. These households are then identified as "particularly vulnerable" and have their needs formulated for them by planners, on the basis of a number of ascribed characteristics. These do not necessarily match the perceptions or problems of the women themselves. In extensive research Sylvia Chant (1997, 1998) has shown that an automatic linking of women-headed households to poverty is not always appropriate. Although often socially vulnerable, in terms of economic well being more in-depth research has showed that because of factors such as the contributions from children and the different distribution and use of resources within the household, female-headed households are not necessarily worse off. Certainly, their situation varies considerably.

Research on female-headed households in rural Bangladesh shows that many do live in poverty, depending heavily on wage labour, with lower levels of education, large families, higher age groups and less land than other households (Lewis, 1993). However, as his article points out, conditions of poverty are not predicated upon the absence of males from households. The economic problems that women-headed households face illustrate, albeit in extreme form, the problems faced generally by rural women and men with low incomes. More perniciously, female-headed households are sometimes thought to be "broken" or "disorganised", characterised by insufficient internal authority and lack of guidance and care for children. Chant's

(1991) research in the context of Mexico, found that children in female-headed households appeared to be mature and responsible, probably as a result of early participation in household welfare and that less discrimination was shown towards girls than in male-headed households. Chant concludes that single-parent structures are often the outcome of a positive choice by women and whether or not this is the case, that family life becomes more secure and stable, with some desirable equitable characteristics.

Policy directed at women-headed households can result in inordinate complexities and are often normative. Within the US welfare system, for example, Frazer (1989) shows how single mothers are stigmatised, with service provision including strong therapeutic components such as counselling. She describes welfare programmes, which define such female clients in terms of defective families, with assistance based primarily on their identities as mothers or homemakers. She contrasts this with unemployment insurance, which serves primarily male clients and rests on individual claims, based on their identities as paid workers. In other words, men are identified as social citizens with criteria of entitlement and rights to claim. In contrast, women are identified as mothers and homemakers, within a non-normative stigmatised family structure, the criteria for claims being not of entitlement but need.

Buvinic and Gupta (1997) have examined the potential costs and benefits of targeting female headship through a review of the experience of programmes benefiting poor female household heads in the South. They conclude that the cost of targeting women-headed households is not inordinate and problems of leakage to non-poor female-headed households and to male-headed households can be screened out by promoting interventions specifically attractive to low income female participants and by delivering women-specific public goods. More problematic, are the accusations levelled at such projects that success will interfere in family life and create perverse incentives by altering the costs and benefits of marriage for unpartnered mothers. While it is important to identify and respond to the needs of people in different household structures and to recognise particular problems which women-headed households face, it is equally important to be aware that a focus on female-headed households can sometimes be problematic. It can serve to distract attention from gender inequalities within joint households while appearing to address gender issues through a focus on women household-heads.

### *Ethnicity, Age and Social Identity*

The question of whom should make policy and for who is contested almost as much as the issue of what sort of development policy is needed. Anne Phillips (1993:17) argues that while groups organising around interests may eventually reach accommodation with opposing interest groups, “the intensity of identity politics is less amenable to a politics of accommodation or compromise and is far more likely to encourage fragmentation or mutual hostility”. An obvious example is the political mobilisation of ethnicity and the social engineering around it. In the context of apartheid South Africa, for example, the allocation of national resources, the design and use of urban space and political and constitutional solutions were founded on the basis of race and ethnicity and are still being contested on the basis of the latter (Beall, 1997a).

There is, therefore, a dilemma in targeting social development on the basis of identities rather than individual rights and needs and in an urban context, which has led some policy makers and planners to favour an area-based approach, such as slum upgrading or low-income settlement improvement schemes. However, social development in the city cannot escape recognising difference, which manifests itself in diverse ways such as communal violence in Indian cities, religious conflict in cities of Pakistan or the influx of internally displaced people into African urban centres. At the same time, urban dwellers can use their ethnic or social identity constructively, to access resources or employment. There is ample evidence to suggest that urban employment in particular industries or factories can be dominated by workers from the same district or ethnic group and that urban neighbourhoods are settled or colonised by residents from the same origins. A classic instance pertinent to the South Asian urban context, is how sanitary workers working with solid and liquid waste are invariably from groups at the bottom of the caste system, customarily associated with dirty and polluting work. Although subject to stigma and a process of naming, these groups are also quick to claim their exclusive right to this work in a context of declining income earning opportunities in India and Pakistan (Beall, 1997b, 1997c).

Recognising difference, therefore, should be factored in alongside an understanding of socio-economic well being in policy analysis and decision-making. In his study of older people in shantytowns of Buenos Aires, Argentina, Peter Lloyd-Sherlock (1997) shows how they share many of the same requirements as younger people and often make as significant a contribution to household well-being and urban life. Older people are not simply the passive recipients of economic support from pensions and social security systems or from families. On the contrary, for many low income families in developing countries, regular pensions payments no matter how little, provide a valuable source of guaranteed income in households where younger members are forced to rely on casual work or the vagaries of informal employment (Lloyd-Sherlock, 1997). Diane Elson (1992) has also highlighted the important role played by older women in households in terms of domestic work and childcare.

Notwithstanding their shared links with families and society, older people do have particular needs, for example in terms of income and healthcare, which require specific policy initiatives. As Lloyd-Sherlock, 1997:29) argues:

“Little has been done to assess relationships *between* the various forms of institutions and strategies or the ways in which they combine to form patterns of resource opportunities and constraints for particular groups. This can only be done by complementing an institutional approach with a group and problem-specific one”.

In urban areas, the group-specific needs of older people relate particularly to housing, mobility and access issues as well as appropriate income earning opportunities and social outlets. Vulnerability in the face of crime and violence is also associated with ageing in an urban context, although many argue that it is fear of crime, as distinct from the actual incidence, that is at issue for older people in cities (Bunchandranon *et al*, 1997). It is an issue, which particularly affects older women and in almost all

developing countries, the proportion of women in the very old age groups is greater than that of men (Lloyd-Sherlock, 1997:8). The consequences of this trend need also to be considered when developing policy.

Despite their sometimes pivotal role in household level strategies, older people can be considered a burden. Sandra Berman (1994) provides a moving account of elderly family members living with neglectful children in a low-income township in Cape Town, who only leave the home on pension day. In her study of low-income settlements in Harare, Zimbabwe, Kanji (1995:53) found that:

“Older women, usually widows and main householders, had the least resources and opportunities and were heavily dependent on adult offspring. Much therefore depended upon their relationships especially with sons, who tended to have more available resources than daughters to support the family. When sons did not meet their obligations ... and where daughters were not able to help, the effect on the household was particularly severe”.

Belinda Bozzoli (1991) points to another trend, that of older women returning alone to rural areas after years of working in the city because their children are unable or unwilling to support them in their old age. Interviews with women ‘retiring’ from a working life in Johannesburg to their village of origin reveal their diminishing choices as elderly urban dwellers. To the question “Why didn’t you become a township granny?” one woman replied:

“No ways. When you’re old your children don’t have time to look after you. They have their lives to live .... Just because they are staying in an urban area they see me as an interfering old lady .... I guess it could have been better if I were to stay with my children, sharing with them the little that they can get, because groceries are very expensive nowadays” (Bozzoli, 1991: ).

In low-income settlements in Karachi, Pakistan, 75 per cent of older people live with their families in a society where joint and extended families are the norm. However, for a third of these people the reality is simply a physical share of the house, with little economic, social or psychological support on offer (Tamang *et al*, 1996). In Burman’s (1994) study in Cape Town, when older people were asked where they turned to for social or economic support, they listed in decreasing order, neighbours, friends, sons, daughters and other relatives. Gorman (1996) argues that there is a link between the social status and care of older people and their economic power and if the latter diminishes, there is a parallel loss of status within their households and social networks.

Children also play an important role in household level strategies, contributing to overall household income, domestic work and childcare. For many urban children this involves long hours of labour and life lived on the streets (Santzon Blanc, 1994). As with older people, therefore, there is a strong case for adopting particular policy measures and planning approaches in relation to the problems of street and working children, alongside policies aimed at low-income households or areas. In this regard Curtin *et al* (1997:66) have argued that:

“The lives and life chances of children in the city are shaped by the environment in which they live. For 70 per cent of urban children in the developing world this environment means conditions of continuous poverty, inadequate housing and food, lack of basic services and an institutional and legislative framework that is rarely supportive of their diverse interests and needs and often hostile to them. Children adopt various strategies and mechanisms to cope with these conditions, both as individuals and as a part of families and households.”

Opportunities for living apart from families on a long or short-term basis are greater in cities than in the countryside. Urban children are also exposed to different dangers and the meaning of child work and indeed childhood may vary considerably between rural and urban areas. For example, studies of rag-pickers in Bangalore, India (Beall, 1997c; Hunt, 199; Huysman, 1994) have shown that children relying on scavenging for recyclable materials for a living are exposed to health risks, the often dubious patronage of middle dealers and victimisation by the police. There is a relationship between age and gender in relation to the problems faced by urban children and this can be discerned in relation to rag-picking children in Bangalore. Where possible girls remain attached to their families or go out scavenging in groups for fear of being labelled and treated as prostitutes. That this has little impact on public opinion is testified to by the difficulties faced by voluntary agencies working with street children. In vocational training schemes designed to provide children with a route out of rag-picking, placements for girls were impossible to find and a number of child-oriented agencies did not even try to work with girls (Beall, 1997c).

Kate Crehan (1992:114) observes that for rural contexts the household as a site for raising children might not coincide with the household as a unit of residence. In some peasant societies, she says, “children may not live in the same residential unit as their biological parents. They may live with grandparents or other kin and in the course of their childhood they may move freely between different kin”. This often holds for urban areas as well and a study of children brought up in the worker hostels of Cape Town in South Africa by Sean Jones (1994) shows that this phenomenon permeates rural-urban boundaries. Here children moved among various family members in town and countryside in response to the fortunes of different household members over the domestic cycle. What this case study suggests is that policies targeting children should not only be spatially confined, either in focus or through implementation procedures.

Frequently frontline policy responses define children according to their problems or by only one aspect of their lives, such as shelter, work or education. Children do not experience their lives in one dimensional or compartmentalised ways (Curtin *et al*, 1997). While it is important to seek ways of providing street and working children with food, shelter, vocational skills, education and protection from exploitation, this should be done within a multi-sectoral framework. Anthony Swift’s (1991, 1997) work on the children’s movement in Brazil also demonstrates the value of working with children on their own terms. Often these terms include maintaining links, however tenuous, with households and family members. Increasingly longer-term preventative strategies towards children at risk, include working to maintain or reconstruct family connections, while at the same time encouraging alternatives to

punitive police, judicial and social service systems which penalise or institutionalise children. The jury remains out on whether child work should be accommodated or abolished. Most commentators and frontline workers recognise that while long hours and exploitative conditions are unacceptable and education is important, working children also gain self-esteem from work where this is the cultural norm. Moreover, work and learning can be usefully combined. Lastly, working children make vital contributions to household livelihood systems, which are the focus of the following section.

### **3. Household Strategies and Urban Livelihood Systems**

The reproduction of households from one generation to the next is not an automatic process. For some low-income households, actual day-to-day survival is a struggle. Others simply survive while yet others prosper. Urban people in poverty particularly, have been forced into multiple and resourceful strategies for survival and betterment and indeed, household level strategies have become an important focus of urban social research. Adjustment has put increasing pressure on households and particularly women within them, to generate income and provide welfare under conditions where state-provided welfare has been replaced with the caring capacity of families and communities (Roberts, 1994).

City level studies have revealed that the social response to economic crisis and austerity has produced other changes at the household level. These include increased labour force participation by women and income earning on the part of children, reduced overall consumption often differentiated by gender and in some contexts, increased domestic tensions and even violence (Chant, 1994, 1996; Escobar Latapi and Gonzalez de la Rocha, 1995; Kanji, 1995; Moser, 1996). There has also been increasing emphasis on the importance of social networks (Gonzalez de la Rocha, 1994) and social capital or social assets (Moser, 1996, 1998) as a resource for poor people in their efforts to survive and prosper. Changes in production, reproduction and social engagement together impact on the relations of distribution and relate closely to activities and relationships collectively termed household level strategies.

#### **3.1 *Defining Livelihood Systems***

Just as the concept of household requires clarification, so too does the concept of household level strategies. There are semantic difficulties with the concept of 'strategies'. Shelley Feldman (1992:9) claims that the use of the term 'strategy' results in assessing a form of behaviour embracing neither choice nor negotiation. "As such, the term strategy omits the actual processes involved in choosing among a range of possible options". Carole Rakodi (1991) asks whether in fact women in urban households are really strategists at all, or simply victims of circumstance, unable to deliberately plan ahead or take decisions on a long-term basis. With reference to rural Kenya, Elizabeth Francis (1997: 6) makes the point that it is difficult to determine "how far individuals are able to act strategically, rather than simply read from the script". This is particularly the case when bargaining models and livelihoods approaches do not distinguish between explicit strategies and subconscious or implicit reactions to systems of power or crisis situations. Some researchers have preferred to use the concept of coping mechanisms, with 'coping' defined as a short-term response to an immediate problem within the prevailing rule

system or 'moral economy'. However, to track and respond to people's efforts at coping, requires being able to differentiate between "coping within existing rules and adapting the rules themselves to meet livelihood needs" (Davies, 1993:60).

Clearly there is a continuum from efforts to merely stay alive at any cost, to achieve longer-term security, or to move out of poverty altogether. Grown and Sebstad (1989: 941) prefer the concept of livelihood systems which refers to "the mix of individual and household survival strategies, developed over a given period of time, that seeks to mobilize available resources and opportunities". Strategies might include labour market involvement, savings accumulation and investment, changing patterns of consumption and income earning, labour and asset pooling arrangements, or social networking. Within this perspective, livelihood systems are also seen to embrace the arrangement of reproductive tasks and responsibilities, including domestic work and child-rearing, that accompany and make possible participation in paid work and public participation.

There are a number of advantages to a livelihoods perspective, not least of all that it allows for the disaggregation of low-income households according to the different goals they pursue namely, survival, security or growth (Grown and Sebstad, 1989). Second, it fosters a wider perspective on employment. 'Resources' are seen not only as physical assets such as property, but as human assets such as time and skills, social assets such as networks and collective assets such as public sector services. 'Opportunities' might include kin and friendship networks, institutional mechanisms, or organisational and group membership. Third, a livelihoods approach provides the opportunity for integrating a gender perspective into mainstream analysis of development as it is recognised that the responses and contributions of men and women differ. In turn, the approach has accommodated the expansion of analysis to include generation alongside gender. For example, as illustrated above, the participation of older people and particularly older women in domestic work and childcare, releases adult women for paid work. By the same token, young girls often perform the same role, while the pensions of older people and the labour of young household members contribute to overall household income. Lastly, within a livelihoods framework the urban poor can be viewed not as an undifferentiated and passive group at the mercy of wider social processes, but as active agents responding to social and economic change as best they can, under the circumstances in which they find themselves.

The current interest in livelihoods can be understood in part, as a critical response to an approach to poverty, which chiefly measures income and/or consumption and focuses solely on outcomes. This approach fails to recognise poverty processes, the quest for security and the impact of relational issues on all these (Chambers, 1995). A focus on absolute poverty also ignores the multidimensionality of the experience of poverty and the institutional dimensions associated with solutions (de Haan and Maxwell, 1998; Rodgers *et al*, 1995). Thus a livelihood systems framework represents a welcome lens through which to analyse poverty because it highlights not only productive processes but also the importance of reproduction, consumption and social relations in securing livelihoods. This is particularly important in an urban context where poverty is often invisible, existing within the crevices of cities, towns

and poorer settlements and within the interstices of low income households themselves (Beall, 1997d).

However, while a livelihood systems approach expands the framework of analysis beyond simply the work place, a too narrow focus on livelihoods risks over-emphasising micro-level activities, at the expense of analysing wider structures of economic power and social change. In the hands of policy makers and planners not committed to linking livelihood systems with wider economic and political processes, the result can be that poverty is only tackled through micro-level interventions, ignoring the impact of policy at the meso- and macro-levels.

### **3.2 *Urban Livelihood Systems: Interaction with the Market***

Much of the work on urban households and livelihood systems has borrowed conceptually and methodologically from studies of rural poverty. Particularly influential has been Robert Chambers' (1989) argument that low-income households aim at sustainable livelihoods through countering vulnerability in the face of risk and insecurity, through the deployment of both tangible and intangible assets. The former are physical resources, investments and skills, while intangible assets comprise, for example, of rights of access to services and transfers. These are similar to what Sen (1981) has referred to as entitlements. In an urban context, Rakodi (1994) and Moser (1998) have argued that those with assets are more likely to survive and prosper while those without merely cope or founder.

Livelihood systems are most conventionally seen in terms of people's productive lives and indeed this is an important if not the only dimension of them. However, the organisation of production feeds off and into a complex web of domestic and social relations and is closely linked to how people gain access to resources and the relations they have with the wider economy. For example, in rural areas access to land and labour can be crucial factors in ensuring agricultural production for consumption and the market, while the distinction between households as units of production and consumption is often blurred (Crehan, 1992). In urban areas where economies are often more monetised and where there is almost exclusive dependence on cash income, livelihoods crucially depend on access to employment and income earning opportunities. Nevertheless, the crossover between production and reproduction evident in rural economies is not absent from urban contexts either and has direct relevance for policy.

A key example is in relation to housing. The need for shelter is considered to be a basic right but it is increasingly recognised as a social asset as well and one without which it is difficult to participate fully in society. Moreover, a house is also a commodity that has market value and can accommodate income-generating activities. This occurs directly as in home-based work and indirectly when it is used as collateral for credit. The gender dimensions of housing as a productive resource are considerable. Changes in global production patterns mean that women are increasingly reliant on the house as a base for economic activities and yet often then do not have either a *de facto* or *de jure* right to housing that is accessible, affordable and can accommodate multiple usage. The Self-Employed Women's Association (SEWA) in India which assists women micro-entrepreneurs with credit, training and

other support, has recognised housing as an economic asset and extends housing loans. In a study of young women garment workers in Dhaka, Bangladesh, Jenkins (1997) emphasises how a CONCERN project was forced to recognise the social value of housing in an Islamic country where single working women living alone arouses social approbation. Despite the high proportion of their limited incomes that rents absorbed, young women made safe and secure housing a priority in the interests of social honour.

### *The Informal Economy*

Women have borne many of the social costs of changes in the world economy such as globalisation and increased international competition, structural adjustment and other economic reforms, technological changes and their impact on the organisation of work. The precariousness of employment and deterioration in the quality and conditions of work have negatively affected men, alongside women, although women continue to cluster on the lower rungs of workplace opportunities and tend to pursue livelihoods as workers rather than entrepreneurs in the informal economy. A critical issue in understanding urban livelihood systems is to recognise diversification which as Carole Rakodi (1991:42) says, is a way of life for low-income urban women and an essential means of coping with insecurity. Cities play host to growing numbers of people who make a living from the small-scale production and trade of goods and services. Women are everywhere over-represented in the non-conventional labour force. There may be restricted demand for women's labour, they might have inappropriate skills for the formal wage economy or indeed, returns may be lower in the formal sector than the informal sector. Women sometimes find it easier to balance income-earning activities with their other responsibilities in the more flexible environment of the informal economy or these activities may be part of the diversification of urban livelihoods discussed by Rakodi (*ibid*).

Although women's involvement in the informal economy is often a response to change, it is important to recognise that in many parts of the world, women have been involved in production and trade for centuries and they are not necessarily 'empowered' simply by increased involvement in productive activities. In an article describing women hawkers in Nairobi, Kenya, Winnie Mitullah (1991) makes the point that in most African cities, women play a key role in small-scale market trade. The majority of the hawkers in her sample were young women who are assisted by their children. This practice, she claims, dates back to the pre-colonial gender division of labour whereby women dominated local trade and men participated in long distance trading. Today hawking in general and of fruit and vegetables particularly, constitutes a source of livelihood for a high proportion of Nairobi's population. For this reason she argues it should be protected and promoted as interference with it implies a threat to the livelihood of many urban residents. Mitullah (1991:18) found that contrary to popular belief, hawkers in Nairobi were not disorganised and even unlicensed hawkers reported 'owning' their sites, "meaning not legal ownership but regular operation from one spot", recognised and respected by fellow operators, although not by city council workers who extracted bribes.

Nor are women traders simply passive victims of circumstance. Harrison and McVey's (1997) study of street trading in Mexico City supports the picture of

informal traders as highly organised. It also shows the importance of space when considering livelihoods in an urban context, as important as land for agricultural production. The article describes conflict over the right to occupy trading sites in urban areas. City authorities sought to protect and develop the Centro Historico while street traders fought to maintain their presence through demonstrations and resistance to eviction. After months of dialogue, the leaders of the traders (two women leaders controlling 79 per cent of stalls) secured the right of traders to rent land in the centre in exchange for political support to the authorities. The case usefully highlights divisions among traders, which were intensified on the basis of income level and organisation. This serves to underscore the complex ways in which gender intersects with other identities and inequalities.

### *Export Processing Zones*

Global trade expansion and liberalisation has undoubtedly affected different members of the household in different ways. Export-oriented manufacturing firms in Export Processing Zones (EPZs) evidence high levels of female employment. This is particularly the case in East Asia and Latin America, but also Sri Lanka and Bangladesh (Fontana *et al*, 1998). The majority of employees in EPZs are young single women such as the garment workers of Dhaka referred to above. There is agreement in the literature that the growth of export-oriented manufacturing has created many jobs for women, both absolutely and relative to men, often drawing them into paid work for the first time. Although wages are lower than those of men it is argued that returns are higher than women would have earned in the alternative sources of work open to them. In some countries, researchers have argued that the regularity of wages and the location of work outside the sphere of control of male relatives has empowered women, increasing their influence on household decisions and permitting them to escape from situations of domestic violence and oppression (Kabeer, 1995). Other researchers have pointed out that working conditions are poor and exploitative and that gender inequalities take on new forms and are perpetuated in the workplace (Elson and Pearson, 1981; Fontana *et al*, 1988).

Rosa's (1994) study of women in EPZs in Malaysia, the Philippines and Sri Lanka shows how young women's consciousness as workers has developed over time, as have the diverse forms of organisational responses to employers and poor working conditions. Women who came in from rural areas in the 1970s and 1980s initially saw themselves as temporary workers but over time, they gained a new consciousness of their permanence of workers and new aspirations. The political and economic contexts of the three countries also influenced the methods adopted. For example, the experience and maturity, which the labour movement in the Philippines gained during the Marcos martial law regime, was not matched in the other two countries. Rosa describes women's diverse forms of resistance and organisation to affect production targets, help each other and improve working conditions, arguing that living in authoritarian households provided an apprenticeship in concealed ways of rebelling and a sophisticated culture of subversion. The unions did not initiate such organising but rather by women's groups, including religious groups, which spanned circumstances outside as well as inside the workplace.

As suggested above, changes in employment patterns affect both men and women. In many contexts, men face increasing, sometimes life long, unemployment and this leads to an internalised sense of failure. In some ways, men have been more rigid about masculine identities and have not adapted as fluidly and have not increased the amount of domestic work they do when women enter the labour force. Resistance to change may well be linked to the low value placed on women's work, be it in the home or paid work. As May (1997:22) points out: "...changes in the job market and traditional gender roles mean that men appear to be increasingly marginalised from the family, the workplace and the community. This is accompanied by a dysfunctional and increasingly violent society". A key argument of this paper is that an understanding of socially constructed identities in particular contexts can and should inform urban policy research and planning.

### ***3.3 Urban Livelihood Systems: Civil Society Organisations and the State***

What this section attempts to demonstrate is that people organising around the allocation of resources is a dimension of urban livelihoods systems. Moving beyond the household level and interactions with the market, livelihood systems also involve co-operative behaviour and when analysing this, gender is an important axis for disaggregation. Development debates evolving mainly out of a rural context have long explored the prospects for collective action and mutual support strategies. Contributors such as Scott (1976) referred to a 'moral economy' in which rural communities were seen as societies in which social risk was insured against collectively. Here landowners and minor officials, for example, acted as the patrons of the landless and near-landless and provided resources and protection, often against the state. Introducing the gender dimension, both Kandiyoti (1988) and Hart (1995) have addressed the issue of gender relations and collective action from the starting point of a moral economy approach.

Popkin (1979) radically challenged the moral economy perspective. He anticipated that co-operative strategies would fail even in small communities such as villages and argued that sharing, risk-pooling and mutual support strategies were more common at the level of the household than the community. More recently Platteau (1991:155) has argued that Scott made the mistake of confusing social security arrangements with altruistic behaviour and of ignoring the material constraints to co-operative strategies. He suggests replacing the notion of a 'moral economy' with that of a 'social-security economy' in which "human institutions are determined by material constraints as well as by behavioural characteristics", thereby introducing structural factors into his analysis.

In understanding social networks and reciprocal relationships, the influence of urban anthropology has been strong. Anthropologists such as Cohen (1969) writing on Africa and Breman (1985) on India, have shown respectively how rural patterns of engagement were translated from a rural into an urban context. Vulnerable groups tried to increase their security within the urban system by entering into dependency relations with social superiors (Breman, 1985) or by creating neighbourhoods and social groups paralleling rural collectivities (Cohen, 1969). Mercedes Gonzalez de la Rocha's (1994) study of Mexico city is a more recent example in which she argues

that social co-operation is one of the most important 'resources of the poor' and that people without social connections are the most impoverished of all.

Anthropologists also took these ideas into the policy and planning arena with Caroline Moser's work in Gyayaquil, Ecuador (1987, 1992) being an important early example. Providing a gender critique of the Latin American urban social movement literature as well, Moser (1992 :24) showed that while men were involved in community level politics, much of the day-to-day community management was taken up by women. She writes:

"Frequently it is to obtain basic infrastructural services in squatter settlements that community organizations are first formed. Although women do not necessarily see themselves as natural leaders they play an important role in the formation of such organisations. In many societies both men and women consider it an extension of a woman's domestic role that she obtains services for their community. Therefore in the long process of struggle to persuade the authorities to allocate the desired services women are often particularly effective in lobbying and organizing community participation, despite the time-consuming nature of their domestic duties and planners' lack of awareness of their roles and preference to negotiate with men."

Writing on the city of Durban, South Africa, Beall *et al* (1989) make a similar argument but emphasise that women and men also prioritise different issues and engage in community level or political struggles in gendered ways. This is also illustrated in Lilia Rodriguez's (1994) study of women in the Solanda barrio of Quito, Ecuador who fought for the provision of services such as water, crèches, a primary school and a market. They also demanded an improvement in women's status as some of their objectives were opposed not only by the authorities but the neighbourhood committee as well. As a woman leader put it:

"This was incredible! You won't believe it! The neighbourhood committee and some people in the community were opposed to the school because of the noise of the children and because supposedly it was better to maintain green areas. But for us the school was very important, because we did not want our children to go to schools outside Solanda. Our organisation had to struggle against the neighbourhood committee and the authorities as well."

Shami's (1996) study of an urban upgrading project in squatter areas in Jabal, Amman illustrates some of these dynamics. The project was initiated in 1980 by the Urban Development Department (UDD) of the local municipality with the aim of extending basic services to squatter areas and enabling inhabitants to acquire legal tenure to their land and houses through loans. There was immediate resistance to the project. Tenants felt secure (the settlement was established in 1948) and costs of improvements were high. Regular reciprocal linkages between women across neighbourhoods meant that they did not identify with the squatter area as designated by authorities. Planners' did not understand family structure and the complex mechanisms for sharing and non-sharing of space. Thus the project defined not only how a family should live but also what a family was. In a sense, the project also imposed a concept of what a community was, ignoring the status and role of local

leaders for example, by setting up community centres for specific activities such as football, literacy, sewing classes and community meetings which previously took place in leaders' houses.

Addressing policy makers and planners, Moser (1998) emphasises the importance of social organisation and networks in her more recent 'asset and vulnerability framework' for understanding urban poverty. This seeks to illustrate that "Identifying what the poor have, rather than what they do not have, focuses on their assets .... Translated into operational practice this framework facilitates interventions promoting opportunities, as well as removing obstacles, to ensure the urban poor use their assets productively." Among the assets of low-income people she includes social assets, a concept she derives from the notion of social capital (Putnam, 1993). In their study of urban violence in Jamaica, Moser and Holland (1997) use this framework to demonstrate how social capital can be eroded in violent contexts, both in terms of social networks and sustained and successful community level organisation.

What is clear is that there is a very thin line between collective action at community level around immediate needs and the way this gets translated into political engagement, or feeds more systematically into civil society organisation. For example, the International Union of Local Authorities (IUKA) ran a six year project on women and local power, observing that the majority of elected local women politicians in eight Latin American countries, gained political recognition and support through their previous (informal, unpaid) community activism. Citing the findings of this project, Lind and Farmelo (1996:24) conclude that it serves "to break down conceptual biases in studies of women's "formal" and "informal" community participation".

An alternative view is that women's community-level organisations do not usefully link into the broader political picture because such organisations are geared towards meeting immediate needs and tend not to be transformative. It is argued that they seem a long way from bringing any kind of fundamental change to the political order. Without co-ordination (coalitions) or aggregation (scaling up) and a sustained advocacy focus, they cannot influence policy. For example, Barrig (1996) argues that the celebrated communal kitchen movement in Lima, Peru is a needs-based movement. Members of the kitchens see themselves as consumers and/or as clients of the state rather than a political class pushing for more fundamental institutional change. As such, they compete with other similar kitchens for the same scarce state resources, resulting in their hierarchical self-positioning as clients of the state and failure to make the strategic connections between their own struggles and those of the other kitchens and movements. According to Barrig, they do not build coalitions, remain reactive and unable to influence state policy in meaningful ways. However, other researchers have distinguished between kitchens organised in a top-down fashion by the state and those, which are more autonomous. Lind and Farmelo (1996), for example, have argued that in the latter type, members participate more robustly in decision-making and become more active in broader community planning processes. Even so, they concede that the movement has not been able to change important policy and political approaches nor to improve the lives of the participants and their families in significant ways.

More optimistically, Lehmann (cited in Tripp, 1994) has argued that in the Latin American context, grass roots organisations and sustained resistance to everyday oppression can bring about cultural and institutional changes such that the old ways of exercising power cease to be feasible. Jelin (1990) sees women in new social movements as key actors and their participation as part of a wider struggle for the recognition and legitimacy of specific groups in society. She also posits that they are also part of a collective social search for identity and cultural space that has been challenged and eroded by repressive states and by the economic hardships people have faced.

Tripp (1994) argues that for Tanzania and other parts of Africa, similar processes are occurring with a proliferation of associations, which have changed the political landscape and brought about important changes in state-society relations. This is especially important for women, who have been left out of the former political arena. She cites the discussions at a meeting of 120 women leaders in Kampala in 1993 (to prepare for the international conference in Beijing) as an important example. In this meeting, women's groups viewed democracy as a bottom-up issue beginning with the family and see the struggle for decision-making in the household as part of the same struggle for power in key government posts. In doing so, they clearly reject the separation between the public and private realms. Echoing Elson (1992) on the transformative potential of livelihood strategies, Tripp (1992) argues that economic crisis, structural adjustment and the resultant burden on women as key providers of the household have forced women to pursue new collective strategies and begin to create new arenas for political action.

There is no doubt that such changes are clearly visible, particularly in countries which did not previously have well-established and varied forms of civil society organisations, due to the previous predominance of the state in economic and political life. And indeed, women are struggling for inclusion in multi-partyism in Africa. However, it is difficult to be as optimistic as Tripp (1994) in her assessment of changes in Tanzania and Kenya. Levels of resistance to women's inclusion are high and women themselves may choose to opt out, given their multiple responsibilities. In Kenya, for example, independent women candidates for both local and national positions faced gender-based attacks, ranging from sexual harassment to criticisms of their capacity to be good wives and mothers (Centre for Women in Democracy, 1997). Women organising around their identities as wives and mothers in the area of social reproduction are likely to meet much less resistance than those who venture into male-dominated political spheres. Tripp (1994) also makes the interesting point that many women interviewed in her research project did not want to be involved in politics because it was a nasty business associated with corruption, bribery and patronage.

Although there is much interest at present in civil society, Tripp (1994) argues that there are problems with the way it is conceptualised in liberal theory. Civil society is conceptualised in separation from the household and the private domestic sphere, locating it between the state and family and kin on the other. In keeping with the framework outlined earlier in this paper, she argues that the focus on civil society as an intermediary between family and state is problematic, since it implies that they are not connected and that the family is irrelevant to public life. In reality, public and

private life are connected in ways which tend, in general, to benefit men at the expense of women, both in wider public institutions and in local organisations of civil society. Nevertheless, political and economic liberalisation, have resulted in changes in associational life and organisations of civil society. Women's increased involvement in the public sphere has opened up new spaces for action and room for manoeuvre. However, economic reform has resulted in great hardship for less powerful groups and women have been particularly affected. Where the state previously took responsibility for social provisioning, women have had to take more onerous roles in social reproduction, which reduces their capacity for sustained civic engagement.

#### **4. Urban livelihoods and policy**

In assessing policy approaches to reducing urban poverty and promoting urban livelihoods, a useful place to start is with the debates on the impact of structural adjustment. Significant research was undertaken in this area, which examined the impact at the household level and gave particular emphasis to the negative social effects on urban populations (Chant, 1996; Elson, 1991; Gonzalez de la Rocha, 1991; Onimode, 1989; Woodward, 1992).

In the 1980s, with recession and economic crisis, the over-riding concern of international financial institutions and many governments was to ensure macro-economic stability and address budget deficits by cutting public expenditure and focusing on economic growth. In many countries, this involved a redefinition in the role of the state with a much reduced emphasis on direct poverty reduction and a reliance on the market to promote economic growth and 'multiplier effects' to benefit low-income groups. Mainstream development agencies moved towards more residual approaches to social policy, supporting limited safety net programmes, usually basic income-maintenance programmes, to protect the most vulnerable individuals or households against such adverse outcomes as chronic incapacity to work or "temporary" incapacity caused by shocks such as retrenchments. The rationale behind the early social funds or social dimensions of adjustment programmes was to compensate for retrenchments and cut-backs in the social sectors, which were seen to exacerbate poverty in the short-term, until export-oriented growth and liberalisation provided the impetus for poverty reduction.

Urban populations were seen to more affected by structural adjustment because in general, they were more integrated into cash and wage economies and more dependent on food and other social sector subsidies which were lifted. Retrenchment packages, specifically, were largely directed to urban workers who had lost jobs, sometimes defined as the "new poor". Rural populations were meant to benefit from the lifting of producer price controls in agriculture and by trade liberalisation. However, research in countries with structural adjustment programmes has interrogated this general assumption that urban populations have been worse affected, certainly the situation is variable. For example, in countries in Africa small rural farmers have been adversely affected by the rise in the cost of inputs, the lifting of agricultural subsidies and the withdrawal of the state in marketing (Evans, 1997; McKay, 1997). Urban-rural linkages are also complex and negative effects have often been felt by both urban and rural households, for example, through the reduction of

remittances from urban workers to rural members or a reduction in demand for rurally produced food. The assumptions of a sectoral divide, with rural populations seen as primarily as agricultural producers while urban dwellers are thought to engage in industry and services are increasingly misleading (Tacoli, 1998). Although poverty in urban areas may have different characteristics from rural areas, Wratten (1995) challenges the usefulness of treating urban poverty as a separate conceptual category. She argues that, from a policy perspective, a narrow focus on the urban context can obscure the underlying causes of poverty. The determinants of urban and rural poverty are inter-linked and have to be addressed in tandem.

The 1990s has seen a renewed emphasis on poverty reduction on the part of the World Bank, official development assistance and many governments, at least in part as a response to the research and lobbying around the negative social impact of neo-liberal, market-oriented policies focusing on economic growth. The 1990 World Development Report formulated an approach to poverty reduction comprising three components: broad-based growth, human resource development and safety nets. Many governments in both north and south have followed this strategy.

The publication of a World Bank policy paper entitled “Urban policy and economic development: an agenda for the 1990s” summarises the overall strategy for urban development and poverty reduction. In terms of poverty reduction, the paper is critical of the past assistance by the Bank and the international community which focused on neighbourhood interventions and recommends a shift to city-wide policy reform, institutional development and high priority investments (World Bank, 1991). In comparison with the structural adjustment agenda of the 1980s, there is more concern on the part of the Bank and many international aid agencies to support primary social services and expand targeted poverty reduction programmes or safety nets. However, liberalisation with a limited role for the state is still the dominant ‘formula’ and strategies for ‘broad-based’ growth in an era of globalisation do not seem to be clearly worked out. Questions have been raised as to whether a strategy based on economic growth, even with more investment in human development, is likely to reduce poverty significantly, unless attention is paid to inequalities (including gender inequalities) in the distribution of material assets and political power. This is particularly significant in societies which are already highly unequal (Tjonneland *et al*, 1998). Returning to the urban context, although the shift in the 1990s to city-wide policies and more investment in the social sectors is welcome, the shifts in most contexts are still too limited to address underlying constraints to poverty reduction.

Turning to policy implementation and planning approaches for poverty reduction, the emphasis by mainstream development agencies on partnerships, decentralisation and ‘community participation’ has increased through the 1990s. Decentralisation has involved a shift in the role of central governments from direct providers of services to enablers, “creating a regulatory and financial environment in which private enterprises, households and community groups can play an increasing role in meeting their own needs” (World Bank, 1991). Responsibilities have been shifted to local (public and private) levels. While decentralisation has the potential to provide new opportunities for previously excluded groups to participate in local planning processes, much depends on local power structures and the mobilisation of resources often remains a critical problem. As this paper has argued, too often the shifts have

implied transferring the costs of social reproduction to individual households, and therefore to women. The emphasis on strengthening local rather than central governments has also been criticised. Tendler (1997) in her in-depth study of poverty reduction programmes in Ceara, Brazil argues that success was a result of a three-way dynamic among local government, civil society and an active central government, rather than decentralisation per se.

Social Funds exemplify an approach to poverty reduction based on partnerships, decentralisation, participation and demand responsiveness.<sup>3</sup> Social funds are meant to be demand-driven mechanisms that channel resources to 'the poor' and support sub-projects that respond directly to their priority needs. The unit managing the social fund has a special autonomy outside government and the power to select or reject sub-projects formulated and implemented by CBOs, NGOs, municipalities and private firms. The majority of projects involve the improvement of economic infrastructure and social services.<sup>4</sup>

The key question of relevance to this paper, is whose needs are addressed and the relationship between need and demand. As the term demand responsiveness implies, the funds respond to proposals from organised community groups which are usually required to make up-front financial as well as labour contributions to the project. These contributions, for example in Zambia for 25% of project costs, are seen as an expression of commitment. However, since there are no explicit strategies to address inequalities within communities or households the danger is that less powerful groups and those groups most in need are unable to gain access to social funds. A Bank study (Narayan and Ebbe, 1997) notes that the extent to which attempts are made to reach women is unclear. In Ecuador, the Emergency Social Investment fund (ESIP) replaced an earlier state funded programme, the Community Network for Child Development, which provided funding for 300 local organisations. Funding for day-care centres and women's organisations was lost as the new programme was designed to address the direct effects of adjustment and no comparable alternative was provided (Lind and Farmelo, 1996). The role of the state in addressing the gender-based interests of women was therefore undermined.

Criteria for ranking proposals are sometimes geared towards "need and vulnerability" but these may be rather rigid definitions of identity and need decided upon by managers of the funds. For example, the Cambodia Social Fund gives a weighted ranking to proposals "whose intended beneficiaries are poor and vulnerable, such as female-headed households and the handicapped" (Ebbe and Narayan, 1997, p28). Equally predetermined were the types of projects considered to have highest impact, for example, primary schools and water supply rather than social welfare facilities or drainage (*ibid*).

The Bank study states that social funds can "contribute directly to community well being and social cohesion...if there are fundamental changes in the design of social funds, from an emphasis on supply-led approaches and towards participatory, demand-based approaches that focus on building local capacity" (*ibid*, p45). Local organisational capacity is seen as the ability of people to trust one another, work together in solving problems, mobilise resources, resolve conflicts and network with others to achieve agreed-upon goals. However, social hierarchies and inequalities in

power at the community and household levels have to be recognised. Simplistic and sometimes rigid views of social relations prevail and particularly in the urban context, where the heterogeneous nature of communities go unacknowledged. Perhaps even more dangerously, participatory processes have often been approached, as technical or management solutions to what are basically political issues, including the micro-politics at the household level.

Although the move towards ‘partnerships’ in poverty reduction has positive elements in securing resources, the role of the state in safeguarding the interests of less powerful groups should not be ignored. Current interventions continue to obscure the constraints that less powerful groups face in engaging with policy and planning processes. This affects the outcomes of policies, in terms of their effectiveness and their impact on equity. Policy analysis and planning approaches, which begin by disaggregating households and acknowledging unequal power relations at different levels are more likely to result in sustainable poverty reduction.

## **5. Urban Livelihoods and Planning**

A major challenge facing urban planners is how to incorporate an understanding of gender and difference on the one hand and livelihood systems on the other, into formal and informal planning processes. A livelihood perspective is conventionally understood solely in terms of income earning and a conventional response is to promote employment creation and local economic development. These are indeed important and appropriate responses. However, a gender perspective on livelihoods emphasises the inseparable relationship between productive or income-generating activities and household work and consumption, including consumption of urban services.

A broader perspective on livelihood systems also points to how strategies around income and consumption at intra-household and inter-generational level are directed wherever possible, not merely at coping but at ensuring longer-term security. Efforts are further extended to inter-household and community level activities, which include participation in civil society organisations of various kinds. These are not discussed in more detail in the present paper, as they the subject of the theme paper in this series by Diana Mitlin. However, it is underscored here that collective actions as well as household and family-level activities are included in the livelihood systems of the urban poor. They need, therefore, to be factored into the planning responses of city governance.

The aim of the tables in the appendix is to illustrate a framework for analysing livelihood strategies and for linking them to policy actors and outcomes at the city level. They are designed to demonstrate the importance of understanding how poor people cope in order that efforts of local government or other actors do not undermine the existing efforts of poor women and men themselves, while tackling issues that hinder the legitimate pursuit of livelihoods.

## **6. Conclusion**

This background paper has pursued three key aims. The first was to elaborate the main conceptual and theoretical debates concerned with households and livelihood

systems. Second, the paper considered their significance for urban contexts through illustrative examples drawn from Asia, Africa and Latin America. Third, the implications for policy and practice of this framework were drawn out. The glue binding the argument posited above is the need to recognise the workings of smaller units such as households and communities and to understand the social relations within them. Further, for analysis to feed into policy and planning practice, it is essential to understand the linkages between these smaller units and the larger-scale economic social and political processes operating in and on the city.

In sum, it has been argued that household relations provide an essential starting point for understanding the attempts of less powerful groups to get by, to advance and to influence policy agendas. Women's responsibilities in reproduction in the household and at community level have been a particular focus since they underpin the nature and scope of their paid work as well as so many of their struggles for resources in cities around the globe. We have made the point that within households, identities are formed, social markers are provided and informal and formal rules exist which regulate gender relations. Moreover, linkages have been drawn between actions and relationships within households and broader power structures. In doing so, we have been at pains to stress that not only gender but also class, race, ethnic and generational differences, encode ideas about the rights and needs of people so differentiated.

The paper explored household level responses to economic stress and how changes in production, reproduction and social engagement can together impact on the relations of distribution within households, which in turn affect the life chances of individual household members within wider society. Household level strategies were located within a livelihood systems perspective. It was argued that the livelihoods framework fosters a wider perspective on employment to include the full range of activities and relationships that make it possible, such as domestic work and social networks. The framework also accommodates an expansion of analysis, which includes the complexities of social relations based on age and gender for example, rather than rigidifying and homogenising understanding of social relationships at the micro-level.

Important from a policy perspective is the argument that within a livelihoods framework, urban people in poverty cannot be viewed as an undifferentiated and passive group at the mercy of wider social processes but as active agents responding to social and economic change. However, a too narrow focus on livelihoods risks over-emphasising micro-level activities, at the expense of analysing wider structures of economic power and social change. In the hands of policy makers and planners, it risks only tackling urban poverty through micro-level interventions, while ignoring the impact of policy at the city or macro-level. Another danger of over-emphasising micro-level activities is to use them instrumentally. In this respect, we value Colin Murray's (1981) cautionary words that the family should not be viewed in a residual sense as something to accommodate everyone, in default of decent social policy.

The same danger of residualism can be observed in planning responses, which rely on the activities of community level organisations, particularly those of women, to address immediate needs, with no prospect of transformative potential. The latter arises if associational life opens up new spaces for action and room for manoeuvre, or

if people not usually involved in decision-making or leadership actively participate. Current enthusiasm for supporting NGOs and CBOs in urban development can still leave women's organisations losing out or serving as unpaid managers of social reproduction at the community level. These are crucial issues for the way in which future urban partnerships are configured and conducted and it is vital to recognise social relations at the micro-level and to understand when and how these can be accommodated or challenged to bring about cultural and institutional change. Although the move towards 'partnerships' in urban development has positive elements, we have argued that the power relations that pertain in specific contexts have to be taken into account. Not to do so will affect the outcome of policies in terms of their effectiveness and their impact on equity.

Women and men, along with households and families are too often treated stereotypically by policy makers and planners. This paper has shown how women in particular, have challenged planners' interpretations of their needs and how their social identities in homes and neighbourhoods, as well as their relations with men and with each other, are used to this end.<sup>5</sup> A wider issue raised by the paper, related to less powerful groups and their struggle for resources and social participation is where and to whom, demands are directed. With neo-liberal reform and the rolling back of the state, demands in this direction may well be unrealistic unless some of the current shifts to re-value and strengthen the role of the state are put into practice. The argument here is that urban poverty reduction and sustainable livelihoods require beyond the market, both a strong and accountable state and strong civil society, which has to include groups that are less organised and less powerful.

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## **APPENDIX**

### **Tables Illustrating How an Understanding of Urban Livelihood Systems can be Incorporated into Urban Planning Processes**

**Adapted from the Analysis in Johannesburg Report by  
J. Beall, O. Crankshaw and S. Parnell (1999)**

**Table 1. Livelihood Strategies and Productive Activities  
Example: Rural-Urban Migration**

| Examples of Possible Causes   | Examples of Negative and Positive Activities Underpinning Livelihood Strategies   | Examples of Policy Arenas Implicated  | Examples of Local Government Responses and Functions  | Examples of Other Responses   | Examples of Outcomes   |
|---|---|---|---|---|--|
| <ul style="list-style-type: none"> <li>• Regional poverty or economic instability</li> <li>• Poor terms of trade for rural exports</li> <li>• Impact of war and conflict</li> <li>• Perceived opportunities in city</li> <li>• Family, village or kinship networks in city</li> </ul> | <ul style="list-style-type: none"> <li>• Search for employment</li> <li>• Learning skills</li> <li>• Small businesses</li> <li>• Informality</li> <li>• Illegality</li> <li>• Patronage and clientalism</li> <li>• Debts, bribes, fees</li> </ul> | <ul style="list-style-type: none"> <li>• Job creation</li> <li>• Labour market regulation and wage levels</li> <li>• Zoning and Licensing</li> <li>• Regulatory framework covering retail activity</li> <li>• Small and medium scale enterprise development</li> <li>• Rates and taxes</li> </ul> | <ul style="list-style-type: none"> <li>• Local employment and labour market issues</li> <li>• Small business development</li> <li>• Enabling or restrictive policy and planning responses to informality</li> <li>• Market construction and design</li> </ul> | <ul style="list-style-type: none"> <li>• Citizens victimisation of immigrants</li> <li>• Media debate on migrants</li> <li>• NGOs working with enterprise development and credit</li> <li>• Private sector responds by labour intensive strategies</li> <li>• Formal businesses object to informal traders</li> </ul> | <ul style="list-style-type: none"> <li>• Job creation</li> <li>• Informality persists</li> <li>• Rural migrants become increasingly entrenched</li> <li>• Urban partnerships evolve</li> </ul> |

**Table 2: Livelihood Strategies and the Reproductive Sphere  
Example of Domestic Violence as a Constraint on Household Livelihoods**

| Examples of Causes  | Examples of Activities and Responses Undermining Sustainable Livelihoods   | Examples of Policy Arenas Implicated  | Examples of Local Government Responses and Functions   | Examples of Other Responses both Positive and Negative  | Examples of Possible Outcomes both Positive and Negative  |
|---|--|---|--|---|---|
| <ul style="list-style-type: none"> <li>• Poverty and unemployment</li> <li>• Insecurity of income</li> <li>• Customary gender relations and expectations</li> <li>• Ambiguity and fluidity of households</li> <li>• Changing values and norms</li> <li>• Institutional violence</li> <li>• Neighbourhood violence through youth gangs or drug-related activities</li> </ul> | <ul style="list-style-type: none"> <li>• Increasing involvement of women in paid work</li> <li>• Neglect of children and older people by working adults</li> <li>• Street/working children</li> <li>• Truancy</li> <li>• Despair especially among men leading to:</li> <li>• Alcoholism</li> <li>• Drug abuse</li> <li>• Crime</li> <li>• Inter-personal violence</li> </ul> | <ul style="list-style-type: none"> <li>• Social Welfare and family and child welfare</li> <li>• Community development</li> <li>• Health and nutrition programmes</li> <li>• Education</li> <li>• Vocational training</li> <li>• Mental health</li> <li>• Public safety</li> <li>• Job creation</li> </ul> | <ul style="list-style-type: none"> <li>• Management of Health care facilities</li> <li>• Emergency services</li> <li>• Crime prevention and policing</li> <li>• Recreational facilities and neighbourhood design</li> <li>• Partnership approach with NGOs and CBOs</li> <li>• Job creation and training components of projects</li> </ul> | <ul style="list-style-type: none"> <li>• NGOs concerned with domestic violence and violence against women</li> <li>• Victim support organisations</li> <li>• Community level organisations of youth</li> <li>• Vigilante groups</li> <li>• Outsiders capitalising on despair and using marginalised groups for criminal activities</li> </ul> | <ul style="list-style-type: none"> <li>• Recognition of link between intra-household relations and broader issues of violence</li> <li>• Support for community policing initiatives</li> <li>• Awareness that anti-poverty strategies have to extend beyond basic needs</li> <li>• Increased violent crime</li> </ul> |

**Table 3: Livelihood Strategies and Collective Action  
Community Level Organisation and Organisations of the Urban Poor**

| Causes  | Livelihood Activities and Responses   | Policy Arenas Implicated  | Local Government Responses and Functions   | Other Responses both Negative and Positive   | Outcomes  |
|---|---|---|--|--|---|
| <ul style="list-style-type: none"> <li>• Imperative to get basic needs met</li> <li>• Customary forms of collective activity</li> <li>• Poverty and insecurity of income</li> <li>• Poor or expensive Services</li> </ul> | <ul style="list-style-type: none"> <li>• Community based organisations</li> <li>• Religious groups</li> <li>• Self-help groups</li> <li>• Local political organisation</li> <li>• Apathy</li> </ul> | <ul style="list-style-type: none"> <li>• Urban development</li> <li>• Housing, services and amenities</li> <li>• Governance and citizenship initiatives</li> <li>• Local government</li> <li>• Economic growth, distribution and welfare</li> </ul> | <ul style="list-style-type: none"> <li>• Consultative Forums</li> <li>• Role of Councillors</li> <li>• Prioritising and Targeting resources</li> <li>• Fiscal orientation and budgets</li> </ul> | <ul style="list-style-type: none"> <li>• Community leaders and CBOs increasing role</li> <li>• Challenging councillors or officials</li> <li>• Informal private provision of services</li> <li>• Increasing role of Service delivery NGOs</li> <li>• Patronage networks</li> <li>• Mafia groups</li> </ul> | <ul style="list-style-type: none"> <li>• CBOs and local politicians competing for community support</li> <li>• Vote banks and corruption</li> <li>• Urban partnerships</li> </ul> |

## Endnotes

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<sup>1</sup> We are grateful to Francine Pickup for her highly competent research assistance and thoughtful suggestions on this paper.

<sup>2</sup> Larsson and Schlyter (1995) and Diana Lee-Smith (1997) apply a gender systems approach to their studies of gender, urbanisation and housing in Southern Africa and Kenya respectively. In so doing, they provide a useful framework for seeing how gender relations within households; place, space and mobility also mediate neighbourhoods and cities. This is a focus, which has been long deemed important by feminist geographers such as Doreen Massey (1994). David Harvey (1996:293) has also observed that place “in whatever guise, is like space and time, a social construct .... The only interesting question that can then be asked is: by what social process(es) is place constructed?” The creation of gender systems is one such set of social processes.

<sup>3</sup> Overall, urban sex ratios are becoming more balanced in most Third World countries. Gilbert and Gugler (1992) put this down partly to the growing importance of the urban-born in accounting for urban population growth. However, they argue that the decline in the preponderance of men has been sufficiently abrupt in urban areas to suggest that more recently it has been less common for men to migrate without their wives and children, and that it has become increasingly common for single women to migrate.

<sup>4</sup> The first social funds were created in Latin America in the late 1980s as a response to economic and political crisis. Since then social funds have diversified and grown, so that they are no longer only safety nets but, particularly in Africa, seen as important for poverty reduction and sometimes, critical components of national poverty action plans. The World Bank has approved 51 social funds in 32 countries, committing \$1 billion in 1996 (Narayan and Ebbe, 1997) with bilateral aid inputs from a wide range of countries in the north.

<sup>5</sup> The World Bank’s study of social funds by Narayan and Ebbe (1997), based on a review of these 51 projects using project reports and interviews with task managers, provides substantial information to assess these funds. A breakdown of projects (51) by components shows that most (89%) support the creation of economic infrastructure (roads, civil works, irrigation, land reclamation and natural resource management). Other most common activities were creation of social service infrastructure (59%) and development of social service programmes (65%). 23% of projects mentioned credit and enterprise. Only 27% talked about community development and organisation at a grass roots level and 16% institutional strengthening of private firms, NGOs or municipalities. The emphasis is therefore on the improvement of economic infrastructure and social services.