

Gender Dimension of Asset Poverty in the Near-Urban and Rural Households in Selected Local Government Areas of Oyo and Osun states, Nigeria

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Abstracts

Attempt was made to collect data on housing characteristics, household durable and semi-durable assets of the respondents to construct an asset index. Due to economic limitations, only 454 households were covered. Most women interviewed in the near urban were either divorced, separated or widowed. They were highly educated and lived in modern apartments owned by them or inherited from their spouses. This unlike their counterparts in the remote areas, though they remained in a married state by being widowed, they lived in poorer apartments and mostly uneducated. On the average, female headed household respondents were older with an average age of 58.6 years while that of the male headed counterpart was 56.2 years. In asset poverty, 18.5% males as against 24.2% of the female headed households were in the richest category. This is in contrast to the apriori expectation; Male headed households had educational advantage over their female headed counterparts at the primary, secondary and the university levels. Yoruba culture is patriarchal; hence 54.2% of the male headed households inherited land from their father side while 37.0% of the female headed households did. Average distance to water source was 0.54 kilometer for male headed households and 0.56 kilometer for the female headed households. Open defecation affected more males in that 16.5% of the male headed households and only 6.8% of the female headed households had no toilets facilities. Female headed households use mobile phones and television sets/DVD, remittances, cooperative societies and the micro finance houses and commercial banking than their male counterparts.

Introduction

Most studies of poverty in less developed and developing countries like Nigeria place emphasis on household poverty. The issue of gender is rarely focused except when distinguishing between male and female-headed households. This has led to a heated debate in the literature on whether female-headed households are poorer and whether there is a tendency toward the feminization of poverty (Jackson 1996; Buvinic and Gupta 1997; Quisumbing, et al 2001; Medeiros and Costa 2008). The concept of headship in analysing household-level measures of poverty may be inadequate because it may reduce gender to the sex of the household head alone. Since conventional measurements of income, consumption or expenditure alone cannot answer the multi-dimensionality nature of poverty, a multi-dimensional approach is then necessary. For these reasons, a growing number of researchers are turning to an assets-based approach to the study of poverty (Moser 1998; Attanasio and Székely 1999; Carter 2007). The asset-based approach to the study of poverty allows for analysis of the relative position of men and women household heads and other adults of both sexes within the household. It also provides individual-level data on asset ownership. Gender issues place emphasis on different roles played by males and females in the society. The inability of women to match men in the developmental arena is of paramount importance in the debate of gender. Despite the fact that women are saddled with the responsibility of performing most domestic activities in the home front, they are also the ones directly concerned in the conception, delivery, nursing and raising of kids in the early part of life. They produce most food needed in the home in many developing countries. In terms of access to productive and non-productive assets, they lag behind men in most societies of the world. They have limited access to natural assets like land, water and atmosphere, social assets in form of political offices, physical assets in form of plants and infrastructures, financial assets like savings and credit, human assets depicted by education, health and nutrition, they are less paid for their labour and lack personal assets like emotional well-being and self confidence. Men have more rights because women are deterred by cultures, social norms and values dictated by traditional history for ages.

Asset

Generally, an asset is identified as a “stock of financial, human, natural or social resources that can be acquired, developed, improved and transferred across generations. It generates flows or consumption, as well as additional stock” (Ford 2004). A household’s assets consist of the stock of resources used to generate well-being. (Moser, 1998). The concept of assets or capital endowments includes both tangible and intangible assets. Capital assets of the poor are commonly identified as natural, physical, social, financial and human capital. In addition to these five assets, more recently identified asset categories include inspirational (Appadurai 2004), psychological (Alsop et al 2006), productive (Moser and Felton 2006b) and political assets, increasingly associated with human

rights (Ferguson et al 2006). Another asset people do not pay attention to is time. Time is a troubling and ambiguous concept in philosophy and in social analysis and the complexities is captured in Adam's (2004) characterization, time is lived, experienced, known, theorised, created, regulated, sold and controlled. It is contextual and historical, embodied and objectified, abstracted and constructed, represented and commodified. (Adam, 2004.)

The "clock-time perspective" in Adam (2004) is an abstract relation between the past, present and the future thus time or lack of it, is merely another dimension of poverty. A person is defined as time poor if he or she lacks the necessary time to achieve things of value, such as adequate sleep and rest, being with family and friends or income (Clark, 2002). Other forms of assets often overlooked and less tangible but play major role in people's lives are the personal assets. Personal assets relate to a person's self-confidence, self-esteem, values and self-perceptions, emotional well-being and spirituality.

Methodology

The Study Area

The study was carried out in Oyo and Osun States, in the Southwest geo-political zone of Nigeria. Oyo State occupies a land area of 28, 454 square kilometers and has an estimated population of 6,617,720 (2006 census estimation). Administratively, it is divided into 33 local governments and four Agricultural Development Project (ADP) zones, namely Oyo, Ogbomoso, Saki and Ibadan Ibarapa zones. It has an average annual rainfall of 1091.4mm and average maximum and minimum temperature of 44.56 °C and 24.43°C respectively. Osun state occupies a land area of 9,251 square kilometers with three Agricultural Project (ADP) zones.

Sampling procedure and sample size

A multi stage sampling procedure was employed. The first stage was the purposive selection of four Local Government Areas from the study area, two Local Government Areas from each state which combined the cosmopolitan nature with the desired characteristics of rurality. The choice was based on Lanjouw, (1999) in which three distinct rural characteristics were identified;

Rural Pisifera – Rural areas that are found next to the larger conurbations or the ones immediately surrounding the larger conurbations. These are near the core urban centers about 10 kilometers from the main urban areas but for the sake of this study, they are referred to as areas near- urban.

Rural Amazanado – Rural towns/ villages with some basic infrastructure but a population of not less than 5000 persons.

Rural Disperso- refers to the remaining outlying rural areas. They are remote.

The second stage involved partitioning the study area into three distinct portions as mentioned earlier. Lagelu and Egbeda Local Government Areas were chosen in Oyo state because they combined the various characteristics of rurality highlighted above. For instance, Lagelu and Egbeda emerged after the ring road that covered the five main urban Local Government Areas of Ibadan land. Settlements from overhead bridge to Adegbayi, Monatan and Iyana church satisfied the first part of Lanjouw 1999, while rural towns like Lalupon and Erunmu satisfied the second aspect, Ogburo and Osegere are remote. In Osun state, 2 Local Government Areas were chosen. These are Osogbo and Olorunda Local Government Areas satisfying conditions mentioned earlier. Two wards each were chosen from each of the three characteristics giving six wards per Local Government area (24 wards in all). The last stage was the systematic selection of 454 households from the study area. Initially, 25 copies of questionnaire were allotted to each ward making a total of 600 questionnaires but in the end, 269 analyzable questionnaires were got from Oyo and 185 analyzable questionnaires from Osun state, making a total of 454 recovered copies of questionnaire with a response rate of 75.7%.

Analytical tools and models

This study also adopted an approach of constructing the asset index by using Principal Component Analysis (PCA) which was presented by Filmer and Pritchett in 1998 (Filmer and Pritchett 1998). Household survey data included housing characteristics, household durable and semi-durable assets. Ownership of consumer items, such as a radio or car, as well as characteristics of the dwelling, such as floor or roof type, toilet facilities, and water source, are items that measure the concept of poverty in these settings:

The first principal component is the linear index of variables with the largest amount of information common to all of the variables. The result of the asset index derived from PCA for each household asset can be represented with the following formula:

$$A_j = f_1(a_{j1} - a_1 / (s_1)) + \dots + f_n(a_{jn} - a_n) / (s_n) \dots\dots\dots$$

Where;

A_j is an asset index for each household (j = 1... n)

f_i is the scoring factor for each durable asset of household (i = 1,.....,n)

a_{ji} is the ith asset of jth household (i, j = 1,.....,n)

a_i is the mean of ith asset of household (i = 1,.....,n)

s_i is the standard deviation of i th asset of household ($i = 1, \dots, n$)

Derived from PCA, scoring factors of the first principal component (the efficient component) was used for constructing the asset index of each household. This means a new factor which has a linear correlation with original variables was developed.

Construction of an asset index

Housing characteristics, household durable and semi-durable assets were used for constructing the asset index. The variables used include; Housing qualities like living in a flat, house is made of cement, roof is asbestos, Live in house or a flat, electricity from public grid, permanent house, dwelling is a hut, concrete, cement, brick prefab walls bricks, timber, cement, stone walls, don't share housing roof is asbestos sheets, separate cook house, wood, tile, linoleum, carpet floor, wood/coconut, cement or tile roof Iron sheets, asbestos, tiles, tin, cement roof, marble, brick, cement or wood floors roof is iron sheets, flush or pit toilet, main cooking source is electricity, main source of lighting is electric, floor is covered concrete, room per, person, floor is mud, main source of lighting is electric, own flush toilet, screen or glass windows, separate bath/shower, piped water, physical capital, consumer durables like television (none, b/w, color, or both), radio, washing machine, bike, motorcycle, VCR, DVD player, record player, computer, oven, fan, generator, phone etc

Construction of an asset index poverty line

A poverty line is the one that separates the poor from the non poor. In the use of asset poverty line, each household is assigned to the bottom 40 percent, the middle 40 percent, or top 20 percent of households in the study area. For the sake of this study, the bottom 40 percent will be referred to as the asset poor, the middle 40 percent as moderately rich and top 20 percent, the richest just in line with Filmer and Pritchett (1998).

RESULT AND DISCUSSION

Human capital and household demographic characteristics

Human capital: Education

As in the case of ordinary investments in physical capital, investments in human capital make economic sense to the extent that the value of the additional future benefits to be expected (greater productivity and thus more income for the worker and his employer) exceed the extra costs that have to be incurred in the present to obtain them (costs of schooling or training programs, production and income foregone while the individual is in training, the loss of leisure and perhaps the experience of mental anguish undergone by the individual in having to learn new things, etc.). Paul, 2005. The study area, South-Western part of Nigeria, is one the most educated zone in the country, in spite of this, there were people that had no schooling in the zone.

Table 1 discusses the human capital and household demographic characteristics of the respondents. On the average, the females were older than their male counterparts. The average age of the female headed household respondents was 58.6 years while that of the male headed counterpart was 56.2 years, thus making an average female respondent 2.4 years older. The dependency ratio for male headed household was 3.8 while that of their female counterparts was 2.4 indicating that males had more mouths to cater for in their households than their female headed household respondents.

Concerning the educational status, 17.7% of the male headed households did not go to school while 23.3% of the female headed households did not, leaving a gap of 5.6% against women. This is an indication of the initial girl-child education disadvantage. In the primary, secondary and the university levels, the proportion of males having advantage over females kept on rising. At the primary level, 17.7% male headed households had some primary and primary completed as against 17.5% female headed households with a gap of 0.2% against women. At the secondary level, 27.2% male headed households had some secondary and secondary completed while 25.0% female headed households were in this level with a gap of 2.2% also against women. At the diploma level, 12.3% of the male headed households had diploma certificates while 8.2% of the female headed households had diploma certificates leaving a gap of 4.1% against women. This gap is further informed by the fact that diploma education in the study area focuses mainly the males except in the secretarial aspects. At the university level, 23.3% of male headed households had some university and university completed as against 19.1% of the female headed households with a gap of 3.2% in favour of the male headed households. At the post graduate level however, 3.9% of the female headed households were in this level while 2.8% of the male headed households were in this level with a gap of 0.1% in favour of the female headed households.

Spiritual capital

Spiritual resources include stimuli, meaningfulness, expectations, role models, peer relationships and what individuals gain in communing with others. These resources are very important in the maintenance of an individual. Table 2 discusses the spiritual capital in the study area. Most respondents attended places of worship for more than once a week. This included the Muslims who went to mosque daily and Christians who attended

services on Sunday and prayer meetings during the week. Most male Muslims attended mosques more than twice a day and this increased the male average to 5.2 times per week which is greater than 5.1 times for their female counterparts. Most female Christians attended their places of worship on the average than their female counterparts. Respondents agreed that gains from participating in religious activities included money, visitations and counselling. Though respondents claimed that the issue of worshiping in religious centers is not monetary but spiritual, despite this fact, 26.2 % female household heads and 17.7% male household received money during celebrations like naming, house warming and funerals. Most respondents 45.9% male household heads and 37.9% female household heads claimed members of their worshipping centers visited them regularly especially whenever they were depressed or sick. Visitations were stronger among male household heads because the female household heads face a lot of religious and cultural restrictions in the society. Others, 36.5% male household heads and 35.9% female household heads received counselling on anointing, fasting and prayers that made their faith stronger. They also received knowledge through preaching and teaching, spiritual upliftment through researching into the holy books.

Natural capital (Land)

Table 3 discusses natural capital mainly land tenure system. Land –use patterns are usually dictated by the size of land and the land tenure type. Most households were smallholders since they held less than 5 hectares of land. They also believe that women were not usually given serious consideration in land matters since their interest is woven round their husband's or that of their children. Average female household heads land holding of 4.1 hectares was found to be less than that of their male household heads counterparts of 4.7 hectares. One important aspect of property rights is land acquisition because security of tenure increases the marginal value of irreversible investments. Besley, (1995). In the study area, it is customary for women to inherit property after spouses; hence 23.3% of the female headed households inherited land from their spouses while 6.8% of the male headed households did. In Yoruba culture, inheritance is mainly patriarchal, 54.2% of the male headed households inherited land from their father side while 37.0% of the female headed households inherited land from their fathers indicating the fact that women were not given the same attention as men in land matters, unless they have the means to purchase land. In study area however, 31.1% female headed households purchased land as against 21.4% male headed households showing that women needed to purchase land in order to have full control. Only males rented land as 9.1% male headed households rented the land they operated. Renting was from their close relatives usually somebody that was close to their fathers as none of the female headed households rented land they operated.

Housing quality

(a) Drinking Water

Table 4 discusses housing quality and physical assets of the respondents. People have for millennia used water in many different roles within their livelihoods: drinking, washing, cooking, irrigating, manufacturing, worshipping. Sometimes they allocate specific sources to specific purposes; more often they use the same source or sources for multiple uses. Butterworth and Moriarty (2003). In the study area, 15.7% male headed households and 18.4% female headed households used piped –borne water this gives the female headed households a 2.7% advantage. Most of these respondents were concentrated in Osogbo and its environs especially in Igbona and Oridola where public taps still ran, the few ones that had piped-borne water in Oyo did so through submersible pumps in their deep well or through the bore holes. Most of the respondents 62.3% male headed households and 54.4% female headed households depended on water from the wells. Water from the wells would be the second best after water that ran through the pipes in terms of quality and nearness to the user. Thus male headed households were better by 7.9 percent than their female counterparts. Most of these respondents were in Oyo state where public taps were dry and dusty. Some respondents, 14.5% male headed households and 16.5% female headed households depended on rain water which they stored in several containers, especially the traditional old rain water tanks. Others 7.5% male headed households and 10.78% female headed households used water from rivers, springs and open surface pools which can easily be contaminated. On physical accessibility, the average distance to water source was 0.54 kilometer for male headed households and 0.56 kilometer for the female headed households. According to UNDP 2006, the water source has to be within 1000 meters of the home and collection time should not exceed 30minutes. Here, the water distance is within the United Nations recommendations but male headed households were nearer water sources than the female headed households.

(b) Toilets used

A toilet is a compartment usually designed for the disposal of human excrement and urine; it may be part of a larger or a bigger house just like the flush or water closet type which may be fitted to each room / an apartment or clearly separated from the main building like we have in the case of a pit latrine.

The cleanliness or otherwise situation of the toilet is an indication of the sanitary conditions of the house or the area under consideration. According to *the Global Water Supply and Sanitation Assessment 2000* by the World Health Organization, 40% of the global population does not have access to "good" 'excreta disposal facilities'--they live mostly in Asia and Africa. In the study area, 41.3% male headed households and 45.6% of the female headed households used flush/water closet, which gave the females a 4.3% advantage over their male counterparts. The use of these facilities is a function of the presence of water especially the running type. Females had advantage in this case because of their access to piped –borne water. The use of pit latrine comes after the water closet type. In the study area however, 42.2 % of the male headed households and 47.6% female headed households used the pit. Thus the females fared better than the males in terms of toilets.

(c) Open defecation

This is an act of humans resorting to excrement in bushes, drains, and in open fields and dumps as witnessed in the rural, slums and in the urban/semi-urban parts of Africa and Haiti in the Americas. This negative practice is still quite phenomenal in Nigeria especially among those that had no formal education. In the study area, 16.5% of the male headed households and 6.8% of the female headed households had no toilets which means they did it via the bush or open dumps called 'aakitan' in Yoruba language. This practice is more pronounced among the male headed households in the study area partly because of the educational status of the south-western zone or the sensitive nature of women body parts. In this zone also women that had no toilet facilities preferred to pack the excreta in poly bags and later dump it in the dump than exposing themselves like their male counterparts.

Physical Assets

Means of transportation

The means of transportation available in the study area were bicycles, motorcycles and vehicles but these were male dominated. Bicycles and motorcycles were rarely used by women in the study area but recorded in the asset- based measurement once the family had them, no matter their state. In the study area, 22.5% male headed households and 12.6% of female headed households had bicycles, 41.0% male headed households and 16.5 % female headed households had motorcycles while 40.1% male headed households and 31.1% female headed households had motor vehicles.

In the study area, 35.5% male headed households and 47.5% female headed households had television sets and DVD. The use television is highly dependent on the availability of electricity hence it was a class symbol for those in the near –urban and rural towns where there was electricity and few ones in the remote areas that had generating sets. The use of radio was widespread 80.6% of the male headed households and 70.9% female headed households household heads had a radio set at least. The respondents in the remote were not left out this time because most radio sets were battery operated and people in the remote areas depended on them for pieces of information especially for their farming activities, entertainment and political developments. Telephone users (30.8% male and 39.9% female headed households) were spread across the rurality spectrums. The interesting aspect is that female headed households were more forthcoming in the use of phone sets especially mobile phones and television sets/DVD. Women patronize the booming home-video trade (Nollywood) more than their male counterparts in Nigeria. The use of mobile phones is also attractive to older women because it afforded them to speak to their children all over the globe about their welfare especially economics and health. The use of refrigerating sets is male dominated as 31.9% male headed households as against 17.5% female headed households had them.

Financial Capital

Table 5 discusses the financial capital of the respondents.

In terms of financial capital, female headed households fared better in rental income 14.6% as against 10.5% for the male headed households, remittances 10.6% as against 4.5% for the male headed households, membership of cooperative societies 53.9% as against 48.7% for the male headed households and having accounts in micro finance banks 38.8% as against 33.0% for the male headed households. Since most of the women involved were elderly and educated, many of their children would be working in Nigerian big cities and in the Diaspora, hence remittances. Many of the buildings and other physical assets left behind might be rented out and the proceeds used to maintain the women and their grand children. These women used the cooperarative societies and the micro finance houses as back-ups since they were very dependable sources of loanable funds to those taking part in them. Male headed households had bigger annual average income (302630.50Naira as against 273819.40 Naira for female headed households) and a slightly higher participation in commercial banking (33.6% as against 32.0% for female headed households).

Results of the Principal Component Analysis (PCA)

Classification of households by asset index in the study area.

In terms of asset poverty, 40.5% the male headed households were asset poor while 37.9% of female headed households were in this category leaving a gap of 2.6% in favour of female headed households, 41.0% the male headed households were moderately rich while 37.9% of female headed households were in this category leaving a gap of 3.1% in favour of male headed households, while in richest category, 18.5% males as against 24.2% of the female headed households were asset rich. This is in contrast to the apriori expectation, but the category of women concerned especially highly educated ones that were mainly concentrated in the near-urban areas of the study area like Monatan and Olodo in Oyo state Igbona and Oke- Baale in Osun state.

Table1

Human capital and household demographic characteristics

| Variables | Males(351) | Females(103) | Asset gap |
|--|------------|--------------|-----------|
| Household and demographic characteristics | | | |
| Average age(years) | 56.2 | 58.6 | -2.4 |
| Dependency ratio | 3.8 | 2.4 | 1.4 |
| Human capital :Education (Percentage) | | | |
| No schooling | 17.7 | 25.3 | -7.6 |
| Some Primary and Primary completed | 17.7 | 17.5 | 0.2 |
| Some secondary and secondary completed | 27.2 | 25.0 | 2.2 |
| Diploma | 12.3 | 8.2 | 4.1 |
| Some University and University completed | 22.3 | 21.1 | 1.2 |
| Post graduate | 2.8 | 2.9 | -0.1 |

Table2

Spiritual capital

| Variables | Males(351) | Females(103) | Asset gap |
|--|------------|--------------|-----------|
| Average time attending places of worship(weekly) | 5.2 times | 5.1 times | 0.1 |
| Gains from worshipping | | | |
| Monetary | 17.7 | 26.2 | -8.5 |
| Visitations | 45.9 | 37.9 | 8.0 |
| Counselling | 36.5 | 35.9 | 0.6 |

Table 3

Natural capital (Land)

| Variables | Males(351) | Females(103) | Asset gap |
|---|------------|--------------|-----------|
| Average land held(hectares) | 4.7 | 4.1 | 0.6 |
| Land acquisition method (Percentage) | | | |
| Inheritance (After Spouse) | 6.8 | 23.3 | |
| Inheritance (From the mother side) | 8.5 | 8.6 | |
| Inheritance (From the father side) | 54.2 | 37.0 | |
| Purchased | 21.4 | 31.1 | |
| Rented | 9.1 | - | |

Table 4
Housing quality and physical assets

| Variables | Males(351) | Females(103) | Asset gap |
|---|------------|--------------|-----------|
| Source of drinking water | | | |
| Piped borne water | 15.7 | 18.4 | -2.7 |
| Well water | 62.3 | 54.4 | 7.9 |
| Rain water | 14.5 | 16.5 | 2 |
| Surface/River | 7.5 | 10.7 | -3.2 |
| Average distance to water source (kilometers) | 0.54 | 0.56 | -0.02 |
| Toilet Facilities | | | |
| Flush toilet | 41.3 | 45.6 | -4.3 |
| Pit Latrine | 42.2 | 47.6 | -5.4 |
| No toilet facilities | 16.5 | 6.8 | 9.7 |
| Home appliances | | | |
| Television sets and DVD | 36.5 | 47.5 | -11 |
| Radio sets | 80.6 | 70.9 | 9.7 |
| Phone sets | 30.8 | 39.9 | -9.1 |
| Refrigerating sets | 31.9 | 17.5 | 14.4 |
| Means of transportation | | | |
| Bicycles | 22.5 | 12.6 | 9.9 |
| Motorcycles | 41.0 | 16.5 | 24.5 |
| Vehicles | 40.1 | 31.1 | 9 |

Table 5
Financial Capital

| Financial Capital | Males | Females | Asset gap |
|-------------------------------------|-----------|-----------|-----------|
| Rental Income | 10.5 | 14.6 | -4.1 |
| Remittances | 4.5 | 10.6 | -6.1 |
| Membership of cooperative societies | 48.7 | 53.9 | -5.2 |
| Have account in micro finance bank | 33.0 | 38.8 | -5.8 |
| Have account in commercial bank | 33.6 | 32.0 | 1.6 |
| Average annual income (Naira) | 302630.50 | 273819.40 | 28811.1 |

Table 6
Classification of households by asset index in the study area.

| Asset poverty categories | Males | Females | Asset gap |
|--------------------------|-------|---------|-----------|
| Poorest | 40.5 | 37.9 | 2.6 |
| Moderately rich | 41.0 | 37.9 | 3.1 |
| Richest | 18.5 | 24.2 | -5.7 |

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